United States Department of Agriculture

# POTATO HANDBOOK

Federal Crop Insurance Corporation



Product Development Branch

FCIC 30360

#### POTATO HANDBOOK

# SUMMARY OF CHANGES/CONTROL CHART

Major Changes: See changes or additions in text which have been redlined. Three stars (\*\*\*) identify information that has been removed.

- Adds production-to-count instructions for Southern Potatoes. These instructions have been used since 1988 and normally were transmitted via notice.
- Clarifies that frost/freeze is an insurable cause of loss without the frost/freeze option. Insureds who have not purchased the Frost/Freeze Potato Option or who have CAT coverage still are insured against frost/freeze damage under the Basic Potato Policy Provisions (without the accelerated adjustment provided by the option).
- Incorporates MGR-96-010 (Notice RM-140): Provides instructions to adjust claim units having 5 percent or more (by weight) potato tuber rot condition due to insurable causes (i.e., soft rot, wet breakdown, late blight tuber rot, or other pathological tuber rot conditions).
- Adds identification of provisions not applicable to Catastrophic Coverage (CAT) by the identifier (NACAT) (NACAT), meaning NOT Applicable to CATastrophic coverage. The following general provisions do not apply to CAT:
  - (1) Optional Units.
  - (2) FCI-523 Potato Quality Option, FCI-547 Processing Potato Quality Option, FCI-548 Frost/Freeze Potato Option, and FCI-505 Certified Seed Potato Option Amendment.
  - (2) High Risk Land Exclusion.
  - (3) Hail and Fire Exclusion provisions (also not applicable to limited coverage.
- References to another supervisory level will be considered to be the Farm Service Agency (FSA) office for the county, unless specified otherwise.
- Added that crop code "(084)" is to be used along with "Potatoes" on the claim form to identify the crop.
- 7 Added instructions to:
  - (a) Enter "transmittal code" in the heading of the FCI-74.
  - (b) Enter the "claim number" in item 18 of the FCI-74.
  - (c) Identify type of coverage and the number of days elapsed, in item 23.
  - (d) Enter in item 29, the rate classification from the sheet entitled "Insured NCS Information" if this sheet is in the insured's file folder.

# POTATO HANDBOOK

# SUMMARY OF CHANGES/CONTROL CHART (Continued)

- (e) Enter an "LP" code to identify the number of days planted late when a Late Planting Option is in effect.
- (f) Enter in item 24, the yield from the sheet entitled "Insured NCS Information" if this sheet is in the insured's file folder.
- (g) Enter the amount of production to count by line in items 34 and 56 of the FCI-74, as applicable.
- (h) Enter in the narrative (item 60): (1) the calculated "harvested production" and "net production" (production to count) for the unit, by type and varying shares (if applicable); (2) the five-digit location state and county code (LSC) for the physical location of the land as instructed in Exhibit 5; (3) or on an attachment, the method and calculation of the unit determined acres; and (4) the type of insects or disease when the insured cause of damage or loss is listed as insects or disease.
- (i) Calculate and enter production to count on the claim, as shown in Exhibit 5.
- 8 Removed the potato policy and option forms that were previously in Exhibit 4.
- 9 Removed the acreage report examples that were previously in Exhibits 5 and 6.

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Insert and Current Index	1-2	1-2	120	1 (1-5) 2 (1) 3 (1-24) 4 (1-16) 5 (1-4)	5-96 5-96 5-96 5-96 5-96	Dir. 30360 Dir. 30360 Dir. 30360 Dir. 30360 Dir. 30360

# POTATO HANDBOOK

# TABLE OF CONTENTS

		PAGE NO
1	HANDBOOK PURPOSE	1
2	INSURANCE CONTRACT RESPONSIBILITIES	1
3	LOSS ADJUSTMENT	3
4	POTATO GROWTH STAGES AND APPRAISAL METHODS	3
	A General Instructions .	J
		3
	B Selection of Samples for Appraisals C Appraisal Method - From Emperors	3
		3
	Arter Maturity (Weight Method)	3
	E Appraisal Method - Frozen/Frosted Potatoes (Weight Method)	c
	F Determination and Use of Frost/Freeze-Damage	6
	G Disposition of Potatoes With Major Frost/Frages	7
	Damage: Producer Options	7
	During or Immediately Preceding Harvest	8
5	FROST/FREEZE - COMPARISON OF APPRAISALS: UNDER THE BASIC POLICY WITH THE FROST/FREEZE POTATO OPTION AND UNDER THE BASIC POLICY WITH THE POTATO QUALITY OPTION OR THE PROCESSING POTATO QUALITY OPTION	
		9
	A Applicability	9
6	DED CENTER OF The Transfer of the Control of the Co	10
Ü	PERCENTAGE FACTORS (FOR CALCULATING PRODUCTION TO COUNT)	11
		4.4
	A Applicability	9 4
	B Unharvested Potatoes (and Harvested Potatoes Stored With an Acceptable Inspection)	11
	C Harvested Potatoos (cold on D	11
_	C Harvested Potatoes (Sold or For Immediate Delivery)	12
7	SEED-POTATO CERTIFICATION CLAIMS: ADJUSTER'S PROCEDURE	12
	A Pre-Appraisal Preparation	12
	b verifications	12
	C Completion	13
8	INSTRUCTIONS FOR DETERMINING PRODUCTION TO COUNT FOR SOUTHERN REGION POTATOES	
9	ADJUSTING POTATOES HAVING NON-STORABILITY DUE TO TUBER ROT	13
	CONDITIONS	
	CONDITIONS	15

1 FCI-74-A (Potatoes) Worksheet Instructions	
All Methods	5
2 Completed FCI-512 Potato Field Identification and Certification Record	1
3 Preparation of FCI-74, Field Inspection and Claim for Indemnity (Production and Certification Guarantees)	0.4
·	24
4 Reference	16
5 FCI-74 Production Entries and Calculations	4

# FEDERAL CROP INSURANCE CORPORATION

# WASHINGTON, D.C. 20250

FEDERAL CR	OP INSURANCE HANDBOOK	NUMBER:
SUBJECT:	DATE: June 14, 1996	
POTATO HANDBOOK	OPI: Product Development Brand	ch
NODEC MANAGEMENT	Director, Research and Development	
	Director, Research and Develop	ment Division

#### 1 PURPOSE

This handbook identifies the crop specific standards (requirements) for adjusting Multiple Peril Crop Insurance (MPCI) losses in a uniform and timely manner. These standards supplement the general (not crop specific) standards for loss adjustment identified in the Loss Adjustment Manual (LAM), Directive 30010 (often referred to as LAM or M8-LAM in this and other directives) and the applicable crop loss adjustment standards (crop handbooks).

# 2 INSURANCE CONTRACT RESPONSIBILITIES

- A The insurance contract is a binding agreement between the insured and the insurance provider. The terms and conditions of the contract are specified by the following documents:
  - Potato Crop Insurance Policy 86-28;
  - 2 (NACAT FCI-523 Potato Quality Option, if applicable;
  - 3 FCI-547, Processing Potato Quality Option, if applicable;
  - 4 FCI-548, Frost/Freeze Potato Option, if applicable;
  - FCI-505 Certified Seed Potato Option Amendment, if applicable. \*NACAT)
  - 6 County Actuarial Table (including the Special Provisions).
  - Other forms referred to in the contract such as the FCI-19, Acreage Report, and revised acreage report. Reference materials in Exhibit 4, although not a part of the contract, are necessary to carry out the contract provisions.

As stated in the policy "AGREEMENT TO INSURE," it is the insured's responsibility to comply with all applicable provisions of the contract.

Adjuster Responsibilities. The Adjuster is responsible for determining that the insured has complied with all provisions of the contract. Potato provisions which the adjuster is to consider in this determination include (but are not limited to):

- 1 Rotation requirements specified in the actuarial table;
- Requirement to plant certified seed unless allowed otherwise by the actuarial table:
- Noninsurability of damage that occurs or becomes evident after the potatoes have been placed in storage;
- (NACAT Under the Quality Potato Option, the production to count for potatoes stored without an acceptable inspection will be 100 percent of the gross weight ("acceptable inspection" means one performed by a licensed Federal or State Inspector or by the insurance provider).
- 5 Under the Certified Seed Potato Option Amendment, the requirement to plant elite or high-grade foundation seed potatoes or seed potatoes having a winter test reading of not more than 3 percent common virus.
- Adjuster: Under the Potato Quality Option AND the Processing Potato Quality Option, you are required to obtain sample-selection and grading by the Federal/State Inspection Service for potatoes that, otherwise, would be stored or sold without a grade determination. If a Federal/State inspector is not available to select the samples, you select the representative samples (refer to paragraph 4 below) for grading by a Federal/State inspector. If a Federal/State inspector is not available to grade the samples, you will also determine the grade of the potatoes.

NOTE to supervisors and adjusters: When making a pre-inspection inquiry as to the availability of Federal/State inspectors, find out what size (weight) of samples are currently required by such inspectors in order to make the grade determinations.

- Furthermore, under the Quality Option and the Processing Quality Option, the Adjuster is required to verify the actual grade of potatoes (from Federal/State inspection certificates) where grower's settlement sheets do not exist or do not indicate the U.S. Grade of the potatoes. (NACAT)
- The Adjuster is required to ascertain whether the claimant also is a broker, packer, or processor. If it is determined, PRIOR to harvest, that a claimant also is a broker, packer, or processor, a PRE-HARVEST appraisal is mandatory for comparison with the record of harvested production in order to expose any significant discrepancies.

JUNE 1996 FCIC-30360

#### 3 LOSS ADJUSTMENT

The FCI-74, Field Inspection and Claim for Indemnity, herein referred to as FCI-74, is used to record all information necessary for field inspections and claims.

#### 4 POTATO GROWTH STAGES AND APPRAISAL METHODS

#### A <u>General Instructions</u>.

The following are directions for appraising potential production of potatoes according to growth stages through maturity including frozen/frosted potatoes. ANY DEVIATIONS IN APPRAISAL METHODS MUST HAVE PRIOR AUTHORIZATION BY THE RSO DIRECTOR AS DESCRIBED IN THE LAM.

## B <u>Selection of Samples For Appraisals</u>.

- Determine the average stage of growth by representative sampling of plants.
- Select representative sample areas for accurate appraisal. (Refer to Exhibit 4, Table A for sampling recommendations and Table B for row-length requirements).

# C Appraisal Method - From Emergence to Maturity.

- This method is used up to the stage where the number and mature weight of the potatoes can accurately be determined. In event of early harvest (before potatoes mature), leave a representative sample of unharvested potatoes (at least 10 ft. wide and the entire length of the field) to determine production.
- Select the recommended number of representative sample areas (row-lengths) of 1/100 acre each from Exhibit 4, Tables A and B.
- 3 Pounds-per-plant factor (worksheet item 13).
  - count the live plants (capable of producing tubers) in each sample row. If more than one sprout has emerged at the point where the seed segment was planted, count the "cluster" as a single plant.
  - b In-row plant spacing factor: Use the average space (inches) between plants, AS ORIGINALLY PLANTED, to obtain the factor from Exhibit 4, Table C.
  - Use the formula in Exhibit 4, Table D, to determine the pounds-per-plant factor for the worksheet entry.

# D Appraisals After Maturity (Weight Method).

Sampling. Select the recommended number of representative sample areas of 1/1000-acre each (Exhibit 4 Tables A and B). For the

grading of HARVESTED potatoes, take representative samples of at least 25 pounds from each field in a unit.

Weighted average grade of potatoes for a unit. When there are two or more fields in a unit and the potatoes from any two (or more) fields will be commingled in the process of harvesting, transporting, or storing, sample EACH field and calculate the weighted average percent that grades U.S. No. 2 or better (U.S. No. 1 or better, if applicable) BEFORE any such commingling occurs. Example:

One unit consisting of four fields -22.0 acres X 69% U.S. No. 2 = 15.2
37.5 acres X 77% U.S. No. 2 = 28.9
10.0 acres X 50% U.S. No. 2 = 5.0
19.0 acres X 69% U.S. No. 2 = 13.1
88.5 total acres 62.2

 $62 \div 88.5 = 70$ % weighted average U.S. No. 2 for the unit.

- 3 Sample weights.
  - a Under the BASIC policy ONLY-
    - (1) Weigh all potatoes in each sample that are of harvestable size; i.e. recoverable by harvesting equipment. This includes (but is not limited to) knobs, growth cracks, sunburn, hollow heart, and scab.
    - (2) Separate ALL of the potatoes with insured damage from heat necrosis, rot, frost/freeze, or other causes(s) of non-storability that may be specified by Risk Management.
      - If potatoes have been damaged by frost/freeze, follow all the instructions in paragraph 4E except for items 7 and 8. Do NOT separate frost/freeze damaged potatoes from other type of damage, except for damage from uninsured causes.
    - (3) Weigh the separated (damaged) potatoes, and calculate them as a percent of the weight of all samples to determine the "percent of damage" for entry on the FCI-74.
    - (4) For Southern Region Potatoes: Follow the procedure for appraisals under the basic policy EXCEPT to select and weigh all potatoes in the sample OTHER THAN those below U.S. No. 2 grade due to external defects.
- (NACAT b Under the BASIC policy WITH Frost/Freeze Option If there are frosted/frozen tubers:
  - (1) Weigh all potatoes in each sample that are of harvestable size; i.e., recoverable by harvesting equipment. This includes (but is not limited to) potatoes that have knobs, growth cracks, sunburn, hollow heart, scab, and the frosted/frozen potatoes. Convert the weight of all samples to an appraisal in hundredweight per acre, to tenths.

JUNE 1996 FCIC-30360

(NACAT-)

(2) Complete the frost/freeze appraisal FIRST; i.e., separate ALL frost/freeze-damaged potatoes (including any frosted/frozen potatoes with heat necrosis, rot, or other cause(s) of non-storability as specified by Risk Management). Weigh such potatoes and calculate separately (as a PERCENT) according to subparagraph E below. This will avoid duplication of the appraisal of heat necrosis, rot, etc. (on frosted/frozen potatoes) under the basic policy provisions.

- (3) Separate any other potatoes damaged by heat necrosis, rot, etc. (but NOT frosted/frozen). Weigh and calculate such potatoes as a percent of the weight of all samples. Subtract this percent from 100 (percent) and multiply the result times the total appraisal per acre. The result is the production to count under the basic policy BEFORE final calculation of the frost/freeze-damaged production in (4) below.
- (4) Multiply the adjusted "percent to count" for the frosted/frozen potatoes (calculated in (2) above) times the production-to-count as calculated in (3) above (refer to the table in the Frost/Freeze Potato Option form for the frost/freeze adjustment percentages). The result is the "production to count" for appraisal purposes including COMPARISON with appraisals under the quality option or the processing option (see the example in Paragraph 5 below).
- c Under the Potato Quality Option -
  - (1) Weigh all harvestable-size potatoes in all samples.
  - (2) Weigh the potatoes that remain after removing all potatoes that fail to meet the grade specified by the Option (or the FCI-35, if applicable) due to insurable causes including frost/freeze damage. Convert this amount to the "actual percent" by dividing the weight of all samples into it. Refer to Exhibit 1, page 4 for preparation of the worksheet. See Exhibit if for the "United States Standards for Grades of Potatoes."
  - (3) Frosted/frozen potatoes where the Frost/Freeze Option applies:
    - Calculate the amount of any frosted/frozen potatoes according to subparagraph E below. For the unit, compare the appraisal under the basic policy AND Frost/Freeze Option with the appraisal under the basic policy and Potato Quality Option (as outlined in Paragraph 5 below) to determine the least production to count; i.e., the most indemnity for the insured.
- d Under the Processing Potato Quality Option
  - (1) Weigh all harvestable-size potatoes in all samples.
  - (2) Weigh the potatoes that remain after removing all potatoes that fail to meet the grade specified by the Option (or the FCI-35,

JUNE 1996

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FCIC-30360

if applicable) due to insurable causes including frost/freeze damage. Convert this amount to the "actual percent" by dividing the weight of all samples into it. NOTE: For internal defects, specific gravity less than 1.070, or an undesirable fry-color (as specified in the Option), the production will be adjusted by applying a percentage according to the provisions of Section 5 a (2) of the Option. Do NOT consider Frost/Freeze damage as an "internal defect." Refer to Exhibit 1, page 4, for preparation of the worksheet. See Exhibit 4 for the "United States Standards for Grades of Potatoes for Processing."

(3) Frosted/frozen potatoes where the Frost/Freeze Option applies:
Calculate the amount of any frosted/frozen potatoes according
to subparagraph E below. For the unit, compare the appraisal
under the basic policy AND Frost/Freeze Option with the
appraisal under the basic policy and Processing Potato Quality
Option (as outlined in Paragraph 5 below) to determine the
least production to count; i.e., the most indemnity for the
insured. (NACAT)

# E Appraisal of Frozen/Frosted Potatoes (Weight Method).

- Schedule an appraisal as soon as possible and advise the insured that if harvesting is in progress on the insured acreage, a representative sample of unharvested acreage must be left intact as provided in the potato policy.
- Select the recommended number of representative sample areas of 1/1000 acre each (Exhibit 4, Tables A and B). Gather at least 25 pounds from each field. Dig and clean ALL harvestable SIZE potatoes in each sample area.
- 3 IMMEDIATELY weigh ALL of the sample potatoes; i.e., before any thawing/dehydration.
- Put all of the sample potatoes in burlap bags or other ventilated containers. Place the samples in SECURE storage which is as near to normal storage conditions as possible.
- 5 Leave the samples in storage for 10 to 15 days unless the storability determination must be made sooner. In that case, at least 3 days at room temperature is recommended.
- After the required storage period, thoroughly examine the sample potatoes as described below (refer to Exhibit 1, page 4 for preparation of the worksheet).
  - a Cutting objectives Unless all damage is obvious (as in the case of completely frozen potatoes), cut representative potatoes in each sample to expose characteristic "gray spots" or other damage.

    INCLUDE potatoes that may appear UNDAMAGED. Use these potatoes for comparison to the other potatoes in the sample.

b Amount - Cut as many sample potatoes as may be necessary to determine accurately which potatoes are storable but NOT LESS THAN 25 percent by representative weight.

# (NACAT-) ITEM 7 & 8 instructions below are to be used only when there is a Frost/Freeze Potato Option in effect.

- Separate ALL of the potatoes UNDAMAGED by frost or freeze including such potatoes affected only by heat necrosis, rot, or other specified damage.
- Weigh the UNDAMAGED (by frost or freeze) potatoes and calculate them as a percent of the total sample weight. SUBTRACT this undamaged percent from 100 percent (the original total) to determine the percent of frost/freeze-damaged potatoes.

NOTE: Contact the insurance provider for equipment, facilities, and any special instructions. If cold weather continues or intensifies BEFORE the unit can be harvested, it may be necessary to reappraise the acreage.

- F <u>Determination and Use of Frost/Freeze-Damage Percentages</u>. Where the Frost/Freeze Potato Option is in effect, use the percentage-adjustment chart therein as a basis for:
  - determining the eligibility of frosted/frozen potatoes for consideration as a total loss (at least 20 percent frosted/frozen);
  - decisions (by insureds) on disposition of frost or freeze-damaged crop (any percent damage); and
  - 3 comparison of production-to-count as calculated
    - a by using the frost/freeze option chart.
    - b under the Potato Quality Option, or
    - c under the Processing Potato Quality Option.
- G Disposition of Potatoes With Major Frost/Freeze Damage When there is a Frost/Freeze Potato Option in Effect: Producer Options.
  - If the frost or freeze damage is determined to be 20 percent or more (of the field-run potatoes) at HARVEST-TIME, the insured may:
    - a with insurance provider permission, destroy all of the crop on the affected acreage (or in storage) for indemnification as a total loss (see also subparagraph F); or
    - b market or store the crop from the affected acreage. When an insured chooses this option, the "production to count" will be the TOTAL harvested production MINUS the ACTUAL amount of frost or freeze-damaged potatoes.

-NACAT)

(NACAT 2 Time limit on insured's option (damage is 20 percent or more) - ON THE DAY the frost or freeze damage is determined to be 20 percent or more, the insured must decide whether to:

- a destroy the damaged acreage of the crop (including any damaged potatoes already in storage); or
- b market or store the potatoes (including continued storage of damaged potatoes).
- Damage is 6 percent up to (but NOT including) 20 percent If the frost or freeze damage is determined to be 6 percent up to 20 percent of the field-run potatoes:
  - a production-to-count (under the basic policy) will be equal to the total harvested production TIMES the percent to count as shown on the frost/freeze table in the Frost/Freeze Potato Option.
  - b the insured may make any disposition of the damaged potatoes AFTER determination of the percent of damage.

# H Special Instructions for Frost/Freeze Appraisals During or Immediately Preceding Harvest.

- General information Whenever a hard freeze occurs during or immediately preceding harvest operations, the insured(s) may be under extreme pressure NOT to delay harvest and (probably) storage of the potatoes while awaiting sample-test results (as described in subparagraph E above) that will indicate the percent of damage. When appraisals are initiated under such conditions, it will be necessary to take prompt action, as follows, to identify, sample, and segregate the damaged potatoes in connection with making the earliest possible determination of the percent of damage.
- 2 Procedure Use an FCI-6 (original plus TWO copies) to document actions taken for each damaged unit.
  - a Identify the exact acreage of potatoes affected by frost/freeze BEFORE the insured begins (or continues) harvest operations--preferably with a sketch map or aerial photo.
  - b Obtain, from the insured, the location in the facility where any frosted/frozen potatoes will be stored. Note this on the FCI-6. Also determine where the UNDAMAGED potatoes, if any, are stored.
  - c Advise the insured that any frosted/frozen potatoes must be sampled by an adjuster BEFORE deterioration and storage (for testing purposes). Initiate a record of the samples for use in calculating the percent of damage.
  - d Explain that frosted/frozen potatoes must be stored SEPARATELY in a location that the insured has designated.

(NACAT/OR NOT APPLICABLE WHEN THE FROST/FREEZE OPTION IS NOT IN EFFECT

If the insured has a Frost/Freeze Option in effect, remind the insured that if and when the test results verify frost/freeze damage of 20 percent or more, he/she will be required to make a decision that day as to whether or not the potatoes will be destroyed.

e Put a statement of this effect on the FCI-6 (for signature by the insured):

"I/We hereby agree:

- to have any frosted/frozen potatoes sampled when harvested and before storage for loss-appraisal purposes;
- (2) to designate a segregated storage location for any frosted/frozen potatoes in my/our storage facility AND keep such potatoes in that segregated storage until I/we determine the manner of disposition and notify the insurance provider;
- (3) that when sample-test results become available, I/we will notify the insurance provider of my/our determination as to the destruction or other disposition of any potatoes with frost/freeze damage of 20 percent or more;
- (4) to provide the insurance provider with a reasonable time and opportunity to verify the destruction of any potatoes disposed of in that manner; and
- (5) furthermore, I/we understand and agree that the production to count for any of my/our potatoes with less than 20 percent frost/freeze damage may (at my/our option) be computed according to the percentage-adjustment table in the Frost/Freeze Potato Option."
- f Make sure that the grower understands the agreement. Obtain his/her signature. Date the agreement.
- g Give the insured a copy. Retain the original and one copy for addition of your signed and dated notation when destruction of the frosted/frozen potatoes is complete AND verified. At that time, the insured may be given the second carbon copy which shows adjuster-verification of satisfactory destruction of the potatoes.
- FROST/FREEZE COMPARISON OF APPRAISALS: UNDER THE BASIC POLICY WITH THE FROST/FREEZE POTATO OPTION AND UNDER THE BASIC POLICY WITH THE POTATO QUALITY OPTION OR THE PROCESSING POTATO QUALITY OPTION
  - Applicability. Whenever an adjuster appraises damage that occurred on acreage covered by the Frost/Freeze Potato Quality Option AND the Potato Quality Option OR the Processing Potato Quality Option, it will be necessary to calculate the production to count under the pertinent quality option AND under the basic policy with the Frost/Freeze Potato Option. This is TALCAT!

NACAT done in order to determine which calculation will result in the LEAST production to count; i.e., the larger indemnity.

Example. Assume that the producer is insured with a 75 percent coverage level under the basic policy with Frost/Freeze Potato Option PLUS the Potato Quality Option. The following information also applies (production and guarantee figures are "per-acre" amounts):

280.0 cwt. average yield (from FCI-19-A (APH)) 210.0 cwt. 75 percent coverage level guarantee

80% percentage factor (historical average percent of U.S. No. 1 or better for this insured).

Under the BASIC policy (with Frost/Freeze Potato Option)

276.0 cwt. HARVESTABLE Per acre

-27.6 cwt. or 10 percent ring rot

248.4 Production (including frozen)

9% freeze damage = 60% adjusted production to count
 (from frost/freeze option)

0.60 X 248.4 cwt. = 149.0 cwt. production to count

210.0 cwt. 75 percent coverage level guarantee -149.0 cwt. production to count 61.0 cwt. per acre insured loss.

2 Under the Potato QUALITY Option

276.0 cwt. HARVESTABLE per acre

24.8 cwt. or 9% actual freeze damage (251.2 cwt. NOT frozen) + 72.8 cwt. below U.S. No.1 NOT frosted = 29% (including 10% rot) of 251.2 cwt. 97.6 cwt. total BELOW U.S. No. 1 grade

276.0 cwt. harvestable
-97.6 cwt. below U.S. No. 1 grade
178.4 cwt. U.S. No. 1 or better and STORABLE

178.4 cwt. = 64.6% (0.646) of 276.0 cwt. harvestable (0.646 is LESS than insured's 0.80 percentage factor)

0.646 + 0.80 = 0.808

276.0 cwt, X 0.808 = 223.0 cwt. production to count

210.0 cwt. is 75 percent coverage level guarantee

223.0 cwt. is 13.0 cwt. per A. ABOVE the guarantee.

The appraisals shown would result in a claim based on the basic policy and frost/freeze option provisions using the adjusted frost/freeze percentages.

Pg. 10

- 6 (NACAT PERCENTAGE FACTORS (FOR CALCULATING PRODUCTION TO COUNT)
  - A <u>Applicability</u>. Both the Potato Quality Option and the Processing Potato Quality Option provide for the use of actual (historic) percentage factors, if possible, for calculating the production to count of potatoes that grade less than U.S. No. 2 (unless U.S. No. 1 is specified by the actuarial table).

Where possible, the insured's individual percentage factor will be calculated by the RSO from APH records and the factor will apply to appraised or harvested production (including potatoes stored with an ACCEPTABLE\*\* inspection). Where such a calculation is NOT possible (lack of sufficient records), use the applicable percentage factor from B or C below. EXCEPTION (under the Processing Potato Quality Option): For INTERNAL defects, the production will be adjusted by applying a percentage according to the provisions of Section 5 a (2) of the Option. Do NOT consider frost/freeze damage as an "internal defect."

- <u>Unharvested Potatoes (and Harvested Potatoes Stored With an Acceptable Inspection</u>. When there are unharvested, appraised, mature potatoes (including potatoes stored with an ACCEPTABLE\*\* inspection):
  - For FRESH market disposition --
    - Under a Federal MARKETING ORDER (regulated disposition): Use the FCI-35 fresh-market percentage factor for the varietal group (A or B) and grade that is nearest to the grade specified by the Marketing Order.
    - b Unregulated disposition: Use the FCI-35 fresh-market percentage factor for the varietal group (A or B) and applicable grade in the Quality Option (U.S. No. 2 unless FCI-35 specifies U.S. No. 1).
  - 2 For disposition to PROCESSORS --
    - Potatoes under a verified contract: Use the percentage factor for the grade that is specified by the Processing Potato Quality Option UNLESS FCI-35 specifications apply. In that case, use the FCI-35 "processing" percentage factor as designated for the varietal group (A or B) and the grade that is nearest to the contract grade. (Appraise the potatoes according to the Grade Standards for Processing.)
    - b Potatoes NOT contracted: Use the fresh-market percentage factor for the varietal group (A or B) and applicable grade in the Quality Option (U.S. No. 2 unless the FCI-35 specifies U.S. No. 1). \*NACAT)
- \*\* The production to count for any potatoes STORED WITHOUT an acceptable inspection will be 100 percent of the gross hundredweight.

- (NACAT C Harvested Potatoes (Sold or For Immediate Delivery). When there is harvested production sold (or there is immediate delivery OTHER than storage) AND no actual (historic) percentage exists, use the applicable percentage factor described below.
  - Sold in the FRESH market --
    - Under a Federal MARKETING ORDER: Use the FCI-35 fresh-market percentage factor for the varietal group (A or B) and grade that is nearest to the grade specified by the Marketing Order.
    - b Unregulated disposition: Use the percentage factor for the grade specified in the Quality Option (U.S. No. 2)

UNLESS an FCI-35 percentage factor applies. In that case, use the FCI-35 "fresh-market" percentage factor as designated for the actual varietal group (A or B) and the applicable grade for the insured.

- Sold to a PROCESSOR -- Use the percentage factor specified in the Processing Potato Quality Option UNLESS an FCI-35 percentage factor applies. In that case, use the FCI-35 "processing" percentage factor as designated for the ACTUAL varietal group (A or B) and the applicable grade for the insured (based on U.S. Grade Standards for Processing).
- NOTE: 1 If production is sold for BOTH fresh and processed uses, make separate line entries (on the claim) for each type of disposition.
  - If possible, determine the quality (grade) and quantity (hundredweight) of potatoes for any disposition from the USDA inspection records and the settlement sheets.
  - Grade percentages are calculated from the aggregate number of individual tubers that meet applicable U.S. grade standard requirements but NOT as the PASS/FAIL basis of any lot such as a truckload, field, subfield, or unit of potatoes.

# 7 SEED-POTATO CERTIFICATION CLAIMS: ADJUSTER'S PROCEDURE

- A <u>Pre-appraisal Preparation</u>. Upon receipt of the contract folder but before proceeding to adjust the loss, contact the insured to determine that he/she has the current seed inspection records (from the "Certified Seed" inspector). Also determine that FSA aerial photos are available.
- B <u>Verifications</u>. Verify:
  - 1 at least 3 years of certified seed production by the insured.
  - 2 the insured's compliance with field rotation requirements (check FSA and seed production records).
  - the insured's seed source (supplier) and the quantity relative to planted acreage. Check seed tags, "import" permits, or (if the insured used his/her own seed) the previous year's certification records.

- (NACAT Record such information on the FCIC-512 (refer to Exhibit 2 for a completed example); and
  - 4 verify the insured's compliance with all applicable certification requirements.

NOTE: Varietal mixture is not an insurable cause of non-certification.

- Completion. Complete the FCI-74 as outlined in Exhibit 3 (the FCI-74-A will be completed if an appraisal is necessary under the production guarantee).
- 8 INSTRUCTIONS FOR DETERMINING PRODUCTION TO COUNT FOR SOUTHERN REGION POTATOES

The Basic potato policy 86-28 only insures against unavoidable loss of production from certain causes of loss as listed in the policy. In certain parts of the nation, all sound potatoes of harvestable size (recoverable by harvesting equipment) are harvested and marketed on this basis. However, in the southern region (as defined below) of the nation, mature potatoes are harvested and sold on the basis of "marketable lots" grading at least U.S. No. 2.

The SOUTHERN REGION is: Alabama, Arizona, Arkansas, California, Delaware, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, Missouri, Nevada, New Jersey, New Mexico, North Carolina, Ohio, Oklahoma, South Carolina, Tennessee, Texas, Virginia, and West Virginia.

- A Production to count for potato claims originating in states listed in the "southern region" (see above) will be determined as follows:
  - Only marketable lots of mature potatoes will be considered production to count for loss adjustment purposes, with the exception of production with external defects. Production not meeting the standards for grading U.S. No. 2, due to external defects, will be determined on an individual potato basis for: (1) all unharvested potatoes and (2) any harvested potatoes for which the insurance provider determines it is practical to separate the damaged potatoes from the undamaged potatoes. Immature potatoes are to be appraised as shown in this handbook,
    - a Marketable lots of potatoes will include:
      - (1) those that are stored,
      - (2) those sold as seed;
      - (3) those sold for human consumption, and
      - (4) all unsold harvested and appraised production meeting the standards for grading U.S. No. 2 or better on a sample basis.
  - b Marketable lots will also include any potatoes which the insurance provider determines.
    - (1) could have been sold for seed or human consumption in the general marketing area;

(2) were not sold as a result of uninsured causes (failure to meet chipper or processor standards for fry color or specific gravity will be considered an uninsured cause); or

- (3) were disposed of without prior written consent from the insurance provider and such disposition prevented a determination of marketability.
- Any lot of potatoes will NOT be considered marketable (unless such potatoes are categorized in subparagraph b (1) or (2) above) if, due to insurable causes of damage, such lot of potatoes:
  - (1) is salvageable only for starch, alcohol, livestock feed, etc.;
  - (2) is discarded;
  - (3) is left unharvested and does not meet the standards for grading U.S. No. 2 due to internal defects; or
  - (4) does not meet the standards for grading U.S. No 2 due to external defects, is harvested, and from which the insurance provider determines it is not practical to separate the damaged production.

# B Lack of Storage Facilities

In the southern region, lack of storage facilities may require the insured to delay harvesting until a buyer is able to handle the potatoes. In such cases, the following applies:

- Insured damage to the potatoes will be covered during the insurance period, provided that:
  - a the insured has made every effort to market the potatoes through regular channels, and
  - b other producers in the area are experiencing similar harvest delays under the same circumstances.
- Document the circumstances and determine that harvest is not being scheduled for uninsured producers ahead of insured producers solely to take disproportionate advantage of the insurance program. If such favored scheduling is determined to have taken place, make appraisals for uninsured causes as appropriate, depending upon the nature and extent of damage occurring after the date the potatoes should have been harvested as determined by the insurance provider.
- If harvest is delayed beyond the calendar date for the end of the insurance period, make appraisals immediately after such date to establish the amount of damage which occurred during the insurance period. Refer to the Loss Adjustment Manual for instructions on handling claims with damage occurring after the end of the insurance period.

# 9 ADJUSTING POTATOES HAVING NON-STORABILITY DUE TO TUBER ROT CONDITIONS

Insurance providers are to handle claims as follows when, due to an insurable cause within the insurance period, 5 percent or more of potatoes (by weight) have soft rot, wet breakdown, late blight tuber rot (as defined in the United States Standards for Grades of Potatoes) or other tuber rot condition, exclusive of freeze damage\*\*, hollow heart, or other physiological disorders. Hereafter, soft rot, wet breakdown, late blight tuber rot, and other pathological tuber rot conditions will be referred to as "tuber rot."

\*\*Follow the normal instructions for freeze damage (with and without the Frost/Freeze Option) found elsewhere in this handbook.

# A Notification Required from Insurance Providers

Insurance providers must advise all insureds in writing;

- to notify the insurance provider immediately of any potato fields that are suspected of being affected by organisms or conditions that may result in tuber rot.
- to follow recommendations from the Cooperative State Research, Education, and Extension Service (CSREES), local universities, State Department of Agriculture, or other recognized pest management specialists for controlling conditions, such as late blight, that may later lead to tuber rot.
- that failure to provide such notification may result in appraisals for uninsured causes of loss if it jeopardizes the ability of the insurance provider to:
  - determine that the loss is due to insurable causes;
  - determine the percentage of potatoes affected.
  - ensure that severely affected areas have been and/or are being properly handled separately, and
  - determine that other recognized good potato farming practices have been followed to minimize the loss.
- that if, at the time of inspection, the tubers are not showing symptoms of tuber rot, insureds must advise the insurance provider when they are going to harvest so that the insurance provider will have the opportunity to inspect the potatoes before they are placed into storage.

# B Notification Reculred from Insureds

Insureds must notify the insurance provider as stated in subparagraphs A 1 and A above.

# G Rigidi Inspections

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When insurance providers receive notification from insureds, they are to: (1) inspect the fields prior to harvest to detect whether tuber to: or

organisms or conditions that lead to tuber rot are present, and (2) document the findings of this inspection in the policyholder's file. However, if disease or conditions are general and widespread in the area and this creates such a heavy workload that it prevents the insurance provider from making a timely inspection prior to harvest, the inspection can be made during or immediately after harvest, provided representative samples can be obtained prior to potatoes being placed in storage. If a heavy workload (or if access to fields is being restricted to avoid spreading disease to other fields) is going to prevent insurance providers from being able to obtain samples prior to potatoes being placed in storage, contact the Regional Service Office (RSO) for further instructions. See subparagraph C (4) below for documentation requirements.

- a Severely affected areas must be marked off and handled separately from the rest of the field. If the insured intends to harvest these areas separately, insurance providers are to inform the insured to keep the production from the affected areas separate from production from unaffected areas.
- b If resources and conditions permit, the adjuster is to dig representative samples as indicated in subparagraph A 2 below. However, if vine kill prevents visual detection of vine infestation and/or it has been recommended not to dig samples at this time to avoid spreading disease to the tubers, insurance providers are to use any practical means to verify the infestation (e.g., obtaining or verifying copies of chemical receipts and spraying records to substantiate efforts taken to control the cause of the infestation).
- If, at the time of the field inspection, harvest has not occurred and no samples have been taken (or tubers from samples do not show physical symptoms of tuber rot), instruct the insured to notify the insurance provider of the date potatoes are going to be harvested so that the insurance provider can have the opportunity to inspect the potatoes prior to their being placed in storage.

# 2 Representative Samples

- a If tuber-rot symptoms are evident, loss adjusters are to take representative samples from infested areas in which the potatoes are left in the field (or storage facility if this is an inspection of stored potatoes) to determine the percentage of tuber rot.
- b If the tubers show no symptoms of tuber rot at the time of inspection but disease or other insurable conditions that may later lead to tuber rot are evident in the vines or field, document this fact and inform the insured to notify the insurance provider immediately if symptoms of tuber rot are subsequently discovered. Instruct the insured to notify the insurance provider immediately if symptoms become evident in stored potatoes within 60 calendar days of harvest. Upon the insured's notification, the loss adjuster is to immediately obtain representative samples from infected lots of stored potatoes to verify and document the percentages of tuber rot caused by insured causes of loss.

JUNE 1996 FCIC-30360

Note: Recognized serological assay techniques or tuber samples incubated at preferred climatic conditions may be used to expedite quantification of the actual infection percentage. If laboratory facilities are needed for testing, please contact the RSO for a list of available facilities.

The percentage of potatoes having tuber rot will be determined (by weight), as follows: divide the weight of infected potatoes in the sample by the total weight (infected and non-infected potatoes) of the sample.

## 3 Production Adjustment

a If 5 percent or more of the sampled tubers have been affected within the insurance period and the insured does not harvest, the appraised production from the sampled area will be considered zero. Follow instructions in the Loss Adjustment Manual for completing and leaving certification forms with insureds. Include the following statement on the certification form:

"Failure to use recognized, recommended methods to destroy unharvested or discarded potatoes to assure destruction of pathogenic organisms may result in the same type of disease being considered uninsurable the next crop year."

When certifications are received from insureds certifying that they have destroyed production, claims can be finalized.

- b If an insured elects to harvest tubers from areas with a 5 percent or greater incidence of tuber rot or where loss adjusters have documented that the infection was in the field or unit before harvest, a period of 60 calendar days from the time the potatoes are harvested may be authorized for the insured to make disposition of the affected tubers. Loss adjustment will be handled as follows:
  - (1) For harvested potatoes sold or utilized (or that are destroyed but could have been sold or utilized) within 60 calendar days of harvest, determine the adjusted production as the lesser of:
    - (a) total dollar value received or that could have been received for the production divided by the highest price election designated in the Special Provisions for the insured potato type, or
    - (b) the actual production;

A minimum value of \$0.80 per hundredweight will be used for any production utilized on the farm or that the insurance provider determines could have been sold or utilized for any purpose.

Example: Samples from 1000 hundredweight indicate that the production has 6 percent soft rot. Assume the production is sold for \$3 per hundredweight (a total of \$3000) and that the highest price election is \$4.50 per hundredweight. The amount of production to count would be 666.7 hundredweight (\$3000 + \$4.50 = 666.7).

Note: If production is sold for a price lower than a value which is reasonable, appropriate, and representative of prices paid by buyers for similar potatoes (recognizing the variable usage of potatoes by variety, condition, etc.), the insurance provider is to establish the value based on a price that could have reasonably been expected to be received for similar potatoes, expected usage, etc. Prices used will be those in the local market area in which the insured normally markets the crop to the extent feasible.

- (2) For harvested production that cannot be sold or utilized and is discarded within 60 days of harvest, zero production will be counted. Follow the instructions about certification forms in paragraph 9 C 3(a).
- (3) For any unsold production after the 60-day period, finalize the claim as soon as possible, and use the sound (nondecayed) noninfected) tuber (weight basis) appraisal that was made prior to harvest or completed at the time symptoms became apparent.
  For example, if 6 percent of the potatoes are affected, 94 percent of the production, by weight, will be counted.
- c If less than 5 percent of the sampled tubers are infected, a tuberby-tuber appraisal must be made as outlined in paragraph 4 D sound
  (nondecayed, noninfected) tuber weights to determine production to
  count. For example, if 3 percent of the potatoes are affected, 197
  percent of the production, by weight, will be counted.

#### 4 Documentation

Document the following at the time of field inspections, telephone contacts, and storage facility inspections:

- a date of each inspection or telephone contact,
- b producer's management practices;
- c fields and units where organisms and/or conditions causing tuber rot were present.
- d extent of tuber rot discovered (indicate the percentage and type of infection in each sample taken),
- e date of harvest and date of storage, and
- f any other pertinent information.

# D Other Loss Adjustment Considerations

Waiver of Production Assessed for Early Digging

Some Special Provisions in the actuarial documents state that appraisals will be made for any reduction in production that resulted from harvesting prior to the date specified in the Special Provisions. Where this is the case, no additional production (appraisal) will be assessed on potatoes having tuber rot caused by insurable causes that have been

harvested before the date shown on the Special Provisions, provided the insured killed the vines and harvested early in order to minimize the effects of organisms or conditions causing tuber rot.

Insured's Awareness of Disease Problem in Previous Year

When preparing claims involving damage resulting from disease, such as late blight, follow the standards and guidelines in the Loss Adjustment Manual in the paragraph entitled "Claims Involving Severe Insect, Disease, or Weed Infestation" to determine whether appraisals for uninsured causes of loss are applicable.

For example, if it is determined that the insured was aware of the late blight problem in the preceding crop year but did not follow recognized good farming practices, some or all of the loss will be considered an uninsured loss. Failure to follow recognized, good farming practices might include, but is not limited to the following: (1) failure to adequately dispose of infected potatoes from prior year's production according to methods recommended by representatives from CSREES, local universities, and/or the State Department Agriculture, or (2) failure to apply appropriate fungicides.

3 Promoting Awareness of Recommended Practices

Insurance providers should promote their employees and loss adjusters awareness of recommended production practices (such as the use and application of appropriate fungicides) for the control of organisms and conditions causing tuber rot by providing them materials from CSREES, local universities, and/or State Department of Agriculture representatives.

(RESERVED)

FCI-74-A (POTATOES) WORKSHEET INSTRUCTIONS (ALL METHODS)

FCI-74-A (POTATOES) WORKSHEET INSTRUCTIONS - FROM EMERGENCE TO MAIURITY Prepare an original and one copy A SEPARATE FCI-74-A IS REQUIRED FOR EACH UNIT INSPECTED. REFER TO EXHIBIT 4, TABLE A FOR SAMPLING REQUIREMENTS. FOR EVERY INSPECTION COMPLETE ITEMS 1 THROUGH 4 AND ITEM 24. COMPLETE PARTS I AND II AS REQUIRED FOR EACH INSPECTION.

Item numbers on the face page correspond with item numbers on FCI-74-A.

Item

Make the following entries:

1 Name of insured EXACTLY as shown on the most recent policy confirmation.

Contract number from the most recent policy confirmation.

3 Unit number from the acreage report after verified to be correct.

Crop Year.

Part I - FROM EMERGENCE TO MATURE STAGE (except potatoes harvested BEFORE maturity)

Field identification symbol.

Acreage in the field identified by item 5.

7 Row width (average space in inches).

Variety and type of potatoes when shown on actuarial table.

â (See length of sample for 1/100 acre - Exhibit 4, Table 9 Number of live plants from each sample.

Total live plants from all samples. 01

11 Total number of samples in item 9.

Result of dividing item 10 by item 11 rounded to nearest tenth.

Enter the pounds-per-plant factor, to the nearest hundredth, for the applicable guarantee (refer to appraisal instructions in Paragraph 4). Show the calculation in the "Narrative"

Result of multiplying item 12 by the factor in item 13 rounded to nearest tenth.

Review all entries with the insured to assure understanding of them. Signature: 77

insured's signature FIRST (right side). Adjuster then enters his/her code number, Obtain the signature, and date.

Original to the contract folder. Distribution:

Copy to the insured.

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# AFTER MATURITY INCLUDING FROZEN/FROSTED (WEIGHT METHOD) FCI-74-A (POTATOES) WORKSHEET INSTRUCTIONS

Exhibit 4 for sampling instructions. For every inspection, complete items 1 through 4, Part II as required, and item 24. Prepare a SEPARATE FCI-74-A for EACH UNIT inspected (original and one copy). Refer to Paragraph 4 above and

- Name of insured EXACTLY as shown on the most recent policy confirmation.
  - Contract number from the most recent policy confirmation.
- 3 Unit number from the acreage report after it is verified to be correct
  - Crop Year.

(before maturity), the insured shall leave a representative sample (at least 10 feet wide and the entire length of the In case of early harvest PART II - WEIGHT METHOD (AFTER MATURITY for samples when mature potatoes can be weighed: field) to permit later determination of production.

- Field identification symbol. 13
- 16 Acreage in field identified by item 15.
- Row width (average space in inches) and variety and type of potatoes ABBREVIATED exactly as shown on actuarial table. 17
  - Line 1 number of plants from each sample. (1/1000 acre, Exhibit 4, Table B.) 8

Round to tenths. Line 2 - gross weight (pounds) of harvestable-size tubers from each sample. For Southern Region potatoes this entry should represent potatoes meeting the standards for grading U.S. No. 2 or better on a sample basis. Total weight of tubers, in pounds to tenths, for all samples in Line 2 of item 18.

- Total number of samples in item 18. 20
- Make no entry. 22
- Result of dividing item 19 by item 20 rounded to nearest tenth. 21 ]
- frost/freeze percent (percent to count) where the Frost/Freeze Potato Option IS IN EFFECT. Under the BASIC policy, enter standards) for acreage under the Potato Quality Option/Processing Potato Quality Option (as applicable) AND the ADJUSTED 23 Result of multiplying item 21 by factor in item 22. Where applicable enter "0.0" for unharvested processing potatoes Narrative: For EACH field in item 15 - Show the PERCENT-OF-SAMPLE calculation (U.S. No. 2 or better under applicable "Basic policy" and designate the percent of heat necrosis, rot, etc.; See paragraph 9 for information pertaining to (see "Narrative" below). This text narrative applies only to potatoes grown in the northern region.

percent of damage as it relates to tuber rot damage. For the UNIT - Show the historic "Percentage Factor" as originated

by the RSO on the FCI-19(APH) if this was done. Otherwise, use the FCI-35 factor.

(list cause from Paragraph 5 a (2) of the Option)."

processing option - If applicable, show that "Field \_\_\_\_ of unharvested processing potatoes is appraised at 0.0 due to

For UNHARVESTED potatoes under

Obtain the insured's signature FIRST (right side). Adjuster then enters his/her code number, signature, and the date. 24 Signature: Review all entries with the insured to assure his/her understanding. Distribution: Original to the contract folder. Copy to the insured.

Pg. 4

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# FCI-74-A (POTATOES) WORKSHEET INSTRUCTIONS - FROM EMERGENCE TO MAIURITY Prepare an original and one copy

A SEPARATE FCI-74-A IS REQUIRED FOR EACH UNIT INSPECTED. REFER TO EXHIBIT 4, TABLE A FOR SAMPLING COMPLETE PARTS I REQUIREMENTS. FOR EVERY INSPECTION COMPLETE ITEMS 1 THROUGH 4 AND ITEM 24. AND II AS REQUIRED FOR EACH INSPECTION.

Item numbers on the face page correspond with item numbers on FCI-74-A.

Item

Make the following entries:

1 Name of insured EXACTLY as shown on the most recent policy confirmation.

2 Contract number from the most recent policy confirmation.

3 Unit number from the acreage report after verified to be correct.

Crop Year.

Part I - FROM EMERGENCE TO MATURE STAGE (except potatoes harvested BEFORE maturity)

Field identification symbol.

Acreage in the field identified by item 5.

7 Row width (average space in inches).

8 Variety and type of potatoes when shown on actuarial table.

(See length of sample for 1/100 acre - Exhibit 4, Table B). 9 Number of live plants from each sample.

10 Total live plants from all samples.

11 Total number of samples in item 9.

12 Result of dividing item 10 by item 11 rounded to nearest tenth.

Enter the pounds-per-plant factor, to the nearest hundredth, for the applicable guarantee (refer to appraisal instructions in Paragraph 4). Show the calculation in the "Narrative" space.

Result of multiplying item 12 by the factor in item 13 rounded to nearest tenth.

Review all entries with the insured to assure understanding of them. Obtain the Signature:

insured's signature FIRST (right side). Adjuster then enters his/her code number,

signature, and date.

Distribution: Original to the contract folder.

Copy to the insured.

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# AFTER MATURITY INCLUDING FROZEN/FROSTED (WEIGHT METHOD) FCI-74-A (POTATOES) WORKSHEET INSTRUCTIONS

Exhibit 4 for sampling instructions. For every inspection, complete items 1 through 4, Part II as required, and item 24. Refer to Paragraph 4 above and Prepare a SEPARATE FCI-74-A for EACH UNIT inspected (original and one copy).

- Name of insured EXACTLY as shown on the most recent policy confirmation
  - Contract number from the most recent policy confirmation.
- Unit number from the acreage report after it is verified to be correct.
  - Crop Year,

(before maturity), the insured shall leave a representative sample (at least 10 feet wide and the entire length of the PART II - WEIGHT METHOD (AFTER MATURITY for samples when mature potatoes can be weighed: In case of early harvest field) to permit later determination of production.

- Field identification symbol. 15
- 16 Acreage in field identified by item 15.
- Row width (average space in inches) and variety and type of potatoes ABBREVIATED exactly as shown on actuarial table. 17 8
  - (1/1000 acre, Exhibit 4, Table B.) Line 1 - number of plants from each sample.
- should represent potatoes meeting the standards for grading U.S. No. 2 or better on a sample basis. Round to tenths. Line 2 - gross weight (pounds) of harvestable-size tubers from each sample. For Southern Region potatoes this entry Total weight of tubers, in pounds to tenths, for all samples in Line 2 of item 18.
  - Total number of samples in item 18.
- 21 Result of dividing item 19 by item 20 rounded to nearest tenth.
  - 22 Make no entry.
- 23 Result of multiplying item 21 by factor in item 22. Where applicable enter "0.0" for unharvested processing potatoes (see "Narrative" below). This text narrative applies only to potatoes grown in the northern region.

frost/freeze percent (percent to count) where the Frost/Freeze Potato Option IS IN EFFECT. Under the BASIC policy, enter percent of damage as it relates to tuber-rot damage. For the UNIT - Show the historic "Percentage Factor" as originated standards) for acreage under the Potato Quality Option/Processing Potato Quality Option (as applicable) AND the ADJUSIED Narrative: For EACH field in item 15 - Show the PERCENT-OF-SAMPLE calculation (U.S. No. 2 or better under applicable by the RSO on the FCI-19(APH) if this was done. Otherwise, use the FCI-35 factor. For UNHARVESTED potatoes under a processing option - If applicable, show that "Field \_\_\_\_ of unharvested processing potatoes is appraised at 0.0 due "Basic policy" and designate the percent of heat necrosis, rot, etc.; See paragraph 9 for information pertaining to (list cause from Paragraph 5 a (2) of the Option)."

Obtain the insured's signature FIRST 24 Signature: Review all entries with the insured to assure his/her understanding. (right side). Adjuster then enters his/her code number, signature, and the date. Distribution: Original to the contract folder. Copy to the insured

FC.74	FCI./4.A (Pobless) 14-001 U. S. DEPARTMENT OF AGRICULTURE Fatual Gas Insurance GreenHan APPRAISAL WORKSHEET Pobless	A (Pobloss) Identi L. DEPARTMENT OF AGRICULT Sarel Grey Instruce Generals APPRAISAL WORKSHEET Pobloss	RICULTURE Procedon HEET	I. MINDIED WANTE I. M. Insurad	XX-XXX - XX PARTI-PROM EMERGENCE TO MATURE STACE	XX-XXX — XXXXX	4	45	19 17
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# PREPARATION OF FCI-74, FIELD INSPECTION AND CLAIM FOR INDEMNITY

### A <u>Instructions</u>.

- 1 The FCI-74 is a progressive form containing all notices of damage for all inspections (preliminary and final) on a unit.
- 2 If an FCI-74 has been prepared on a prior inspection, verify each entry and enter additional information as needed. Give the insured a copy after each inspection.
- If the acreage report contains errors, handle in accordance with the Acreage Report Handbook and the LAM.
- 4 For delayed notices or delayed claims refer to the LAM.
- For corrected claims or fire losses (double coverage), and cases involving concealment, misrepresentation, or litigation, refer to the LAM.
- At the completion of the Final Claim, in the upper right of the heading box; enter the appropriate transmittal code: "005" Final Claim" or "006" Corrected Final";
- 7 For claims involving an FCI-73, Certification Form (when all the acreage in the unit has been appraised to be put to another use or destroyed), handle in accordance with the LAM. Enter "CERTIFICATION FORM" in the heading of the FCI-74 and "C" in item 24.
- 8 Each "No Indemnity Due" claim must be verified by an APPRAISAL or NOTIFICATION from the insured that the production exceeded the guarantee. Handle such claims in accordance with itemized instructions 13, 16, 17, 60 and Part 3 of the LAM.
- 9 If the claim is being completed under an FCI-9, Late Planting Agreement Option, PRINT "LATE PLANTING AGREEMENT OPTION" in the heading.
- The adjuster is responsible for determining if any of the insured's requirements under the notice and claim provisions have not been complied with. If any have not, the adjuster should contact the field representative.
- 11 Verify or make the entries on the FCI-74 as instructed in Subparagraphs B, C and D for Parts I, II and III.
  - a All entries must be clearly PRINTED IN INK or TYPEWRITTEN.
  - b Item numbers on the preparation instructions correspond with the item numbers on the FCI-74.
  - c Instructions designated "P" apply to preliminary inspections only.
  - d and Instructions designated "F" apply to final inspections only.

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e Undesignated instructions apply to both preliminary and final inspections.

#### 12 Labeled and Nonlabeled Items

- a Items labeled <u>PRODUCTION</u> apply to inspections involving potatoes planted for harvest as seed OR for human consumption that are insured under the basic policy with or without the (NACAT Frost/Freeze Potato Option, the Potato Quality Option, or the Processing Potato Quality Option.
- b Items labeled <u>CERTIFICATION</u> apply only to inspections involving seed-potato acreage for which certification of the harvested potatoes is guaranteed under the provisions of the Certified Seed Potato Option Amendment. (-NACAT)
- c Items labeled <u>FOR SOUTHERN REGION POTATOES</u> apply to inspections involving mature potatoes that are harvested and sold on the basis of "marketable lots" grading at least U.S. No. 2.
- d Item numbers not labeled apply to inspections of "Production," "Certification" (guarantee), and "Southern Region" inspections.
- 13 If corrections on the original FCI-74 are not legible, prepare a replacement FCI-74 and void the original. Date, initial, and file the voided copy in the insured's folder.

#### B Part I - Notice of Damage.

#### 1 General Information

- a If notice of damage was given and "No Inspection" is necessary, enter in item 60 the unit number(s), "No Inspection," date, and initials. The insured's signature is not required.
- b If none of the units require an immediate inspection, enter the unit number(s), "No Inspection," date, initial, and return the file to the service office. The insured's signature is not required.
- When a notice of damage was filed, the service office representative should have already completed Part I of the FCI-74 for one unit. For cases where damage was reported on more than one unit, the service office representative should have recorded the remaining DAMAGED unit(s) in item 15.
- 2 Verify or Make the Following Entries:

# Item No. Entry or instructions:

- Name of the insured EXACTLY as shown on the most recent policy confirmation.
- 2 Contract number from the most recent policy confirmation.
- Unit number from the acreage report after it is verified to be correct. The number for any acreage under (NACAT) Seed-Potato Certification coverage must NOT duplicate any unit number used to designate acreage insured under the production-guarantee provisions of the basic policy with or without the Frost/Freeze Potato Option, the Potato Quality Option, or the Processing Potato Quality Option. (NACAT)

- 4 "Potatoes." (084)
- 5 Crop year as defined in the policy.
- 6 "X" only if the insured is an FSA employee, agent, or representative.
- 7 MAKE NO ENTRY.
- 8 "X" ONLY if an assignment of POTATO indemnity is in effect for the CROP YEAR.
- 9 "X" ONLY if a transfer of right to POTATO indemnity is in effect for the UNIT for the CROP YEAR. Refer to the LAM.
- Legal description or location where the insured or the insured's representative can be reached.
- Telephone number (including area code) where the insured or the insured's representative can be reached.
- Entries in this item are for the purpose of ensuring that losses are adjusted timely and equitably between companion contracts, and that duplication of effort is minimized.
  - a If no other person has a share in the unit, enter "NONE."
  - b In all cases where the insured has LESS than a 100 percent share of a loss-affected unit, ask the insured if the OTHER person sharing in the unit has a multiple-peril companion contract (ive., not crop-hail, fire set.)
    - (1) If the OTHER person does not, enter "NONE."
    - (2) If the OTHER person has a multiple-peril contract and it is serviced by the SAME office, enter the contract number. Prepare a claim for the companion contract with the same insurance provider.
    - (3) If the OTHER person has a multiple-peril contract and it is serviced by a DIFFERENT office or agent, enter the contract number, if known, or if not known, enter "FSA" or "MPCI Agent" as applicable. In item 60, enter the code number, name, address, and telephone number of the OTHER office or agent if known. Contact the insurance provider for further instructions.
    - (4) If the existence of a contract or the agent for the OTHER person cannot be verified, enter "Agent Unknown" and include (in item 60) the name, address and telephone number of the OTHER PERSON sharing in the crop.

#### 13 P MAKE NO ENTRY.

F PRODUCTION: Insured's estimate of HARVESTED production to the nearest whole hundredweight on this unit, if available. For Southern Region Potatoes Make this entry on the basis of "WU S. No. 2 or better" on a lot basis (see paragraph 8 for exception due to external defects) INSURAD of Tharvestable size."

#### (NACAT-) CERTIFICATION: MAKE NO ENTRY. (-NACAT)

- 14 P a Enter the date the notice of damage was given for the unit in item 3, and use the same date for any FCI-74's prepared for other damaged units shown in item 15.
  - b A fourth preliminary inspection (if needed) requires an additional set of FCI-74's. Enter the date of notice for a fourth preliminary inspection in the 1st space of item 14 on the second set.
  - c Reserve the "Final" space on the first page of the first set of FCI-74's for the date of notice for the final inspection.
  - d If the inspection is initiated by the FSA, enter "FSA Insp." instead of the date.
  - Adjusters: Transfer the last date in the 1st, 2nd, or 3rd space to the FINAL space if a final inspection should be made as a result of the notice. Use date entered in the "Final" notice of damage for all damaged units shown in item 15 unless an earlier notice has been filed on any unit. ALWAYS ENTER THE COMPLETE DATE OF NOTICE FOR THE "FINAL" INSPECTION IN THE FINAL SPACE ON THE FIRST PAGE OF THE FIRST SET OF FCI-74's (month, day, year). NOTE: For a delayed notice of damage or delayed claim, refer to the LAM.
- NOTE: The first PRODUCTION-GUARANTEE unit upon which damage was reported for the crop is considered as the unit with the "Master FCI-74" for loss adjustment control purposes involving loss of production. (NACAT Likewise, the first SEED-POTATO unit upon which damage (non-certification) was reported for the crop shall be considered as the unit with the "Master FCI-74" for certified-seed-potato loss adjustment control purposes. (NACAT)

<u>PRODUCTION</u>: Enter for the crop (on the master FCI-74), ANY DAMAGED UNITS for which a loss is probable, but which were not entered on the master FCI-74. If more spaces are needed, enter the additional damaged units on an attached FCI-6 and identify such units as "Damaged."

- a Inspect the damage and complete an FCI-74 for all such units needing an immediate inspection. When an FCI-74 is prepared for a unit, "X" out the unit number in item 15 on the master FCI-74 or on the FCI-6.
- b If it is determined that a previously reported unit is non-insurable or is combined with another unit (failure to qualify for unit division), prepare a revised acreage report deleting the unit. Explain (in item 60 of the master FCI-74) why an FCI-74 was NOT prepared for any unit in this item. The explanation for additional damaged units identified on the FCI-6 should be made on the FCI-6.
- (NACAT CERTIFICATION: Enter for the crop (on the master FCI-74), ANY DAMAGED UNITS for which non-certification is probable, but which were not entered on the master FCI-74. If more spaces are needed, enter the additional damaged units on an attached FCI-6 and identify such units as "Damaged."
  - a Inspect the damage and complete an FCI-74 for all such units needing an immediate inspection. When an FCI-74 is prepared for a unit, "X" out the unit number in item 15 on the master FCI-74 or on the FCI-6. \*\*NACATA\*\*

(-NACAT)

- (NACAT) b If it is determined that a previously reported seed-potato unit is non-insurable or is combined with another unit (failure to qualify for unit division), prepare a revised acreage report deleting the unit. Explain (in item 60 of the master FCI-74) why an FCI-74 was NOT prepared for any unit in this item. The explanation for additional damaged (uncertified) units identified on the FCI-6 should be made on the FCI-6. NOTE: See item 60 instructions for proper handling of UNDAMAGED (certified) units. NACAT)
  - F PRODUCTION: On the master FCI-74, at the time of a FINAL inspection, the adjuster shall enter ALL additional

DAMAGED units: At the time of FINAL inspection, enter ALL additional DAMAGED units of the CROP in item 15 of the master FCI-74. Complete item 25 to show the estimated yield for each unit NOT X'd out.

UNDAMAGED units: Refer to item 60 instructions regarding the unit number and estimated yield of all additional UNDAMAGED units.

(NACAT CERTIFICATION: On the master FCI-74, at the time of a FINAL inspection, the adjuster shall enter ALL additional DAMAGED (Uncertified) seed-potato units for the crop (in item 15). The unit number of all additional Undamaged (certified) units shall then be entered in item 60. (NACAT)

C Part II - Acreage Appraised, Appraised Production and Adjustments.

Verify or Make the Following Entries:

Item

No. Entry or instructions:

- 16 P MAKE NO ENTRY.
  - F Enter the primary insured cause of loss EXACTLY as listed below and the whole percent of loss (always over 50 percent). IF IT IS EVIDENT THAT NO INDEMNITY IS DUE, ENTER "NONE." ALSO ENTER "NO INDEMNITY DUE," IN BOLD PRINT, IN THE HEADING OF THE FCI-74.

Cold Winter (43)	Flood (51)	Poor Drainage (32)
Cold Wet Weather (44)	Freeze (42) *	Plant Disease (81)
Cyclone (63)	Frost (41)*	Tornado (64)
Drought (114)	Hail (21)	Volcanic Eruption (98)
Excess Moisture/Precip (31)	Heat (12)	Wildlife (93)
Earthquake (97)	Hot Wind (62)	Wind/Excess Wind (61)
Erosion (94)	Hurricane/Tropical	"Other" (99) **
Fire (91)	Depression (92)	
Failure Irrign Supply (13)	Insects (71)	

NOTE: A varietal mixture of SEED potatoes (any cause) is NOT an insured cause of loss.

\* BASIC policy covers loss of individual tuber with no "accelerated" adjustment as shown in the Prost/Treeze Potato Option.

If a primary or secondary insured cause of loss is shown as "Other," explain in item 60.

- 17 P MAKE NO ENTRY.
  - F IF ENTRY IN ITEM 16 IS LESS THAN 100 percent, enter the secondary insured cause of loss from the list in item 16. Enter "None" if no indemnity due.
- 18 Enter the claim number as assigned by the FSA representative.
- 19 P MAKE NO ENTRY.
  - F <u>PRODUCTION</u>: Make an entry only if the insured harvested production from two or more insured practices. Enter the 3-digit code number from the FCI-35 and the percent (in whole percent) of HARVESTED production for each practice. Percentages from all practices must total 100 percent.

#### (NACAT - CERTIFICATION: MAKE NO ENTRY. - NACAT)

- 20 P Primary insured cause of damage for EACH inspection. Refer to item 16 for entries.
  - F Insured causes of damage in the "4th or Final" space. Delete "4th or."
- P Enter the first three letters of the month during which MOST of the insured damage (including progressive damage) occurred for each preliminary inspection. Include the SPECIFIC DATE where applicable as in the case of hail damage; e.g., AUG 11.
  - F Enter (under the "4th or "FINAL" heading) the first three letters of the month during which most of the insured damage occurred, and include the SPECIFIC DATE where applicable; e.g., AUG 11.
- 22 P MAKE NO ENTRY.
  - PRODUCTION: Enter the date the entire acreage was totally destroyed or when a combination of destroyed, put to other use, or harvested account for ALL of the acreage on the unit. For cases involving an FCI-73, Certification Form, when the entire unit is put to another use, enter the date from item 15 of the FCI-73.

Enter "Incomplete" if, at the time of final inspection, there is any insured acreage that could still be harvested. If none of the acreage was harvested, nor will be harvested, enter "No Harvest."

(NACAT CERTIFICATION: Enter the date the insured received the results of the last inspection (including the Florida winter test reading) for ALL of the acreage on the unit. (NACAT)

Enter "Incomplete" if, at the time of receipt of the final inspection results and/or certification, there is any existing acreage which is unharvested. If none of the acreage was harvested, nor will be harvested, enter "No Harvest."

#### 23 P MAKE NO ENTRY.

F a For the FINAL NOTICE Of damage:

PRODUCTION - Determine the number of days between the notice and the EARLIEST of:

- (1) the date the entire crop on the unit was destroyed;
- (2) the date harvest was complete; or
- (3) the calendar date for the end of the insurance period (use this date if harvest was incomplete).

(NACAT) CERTIFICATION - Determine the number of days between the notice and the date the insured received the results of the last inspection (including the Florida winter test reading) for ALL of the acreage on the unit. (NACAT)

NOTE: Begin counting the day after the earliest date listed above and count through the date of final notice. If this number exceeds 10 days, refer to the LAM for additional instructions regarding delayed notices.

b For the CLAIM:

PRODUCTION - Determine the number of days between the date of the claim (signature by the insured) and the EARLIEST of:

- (1) the date the entire crop on the unit was destroyed;
- (2) the date harvest was completed; or
- (3) the calendar date for the end of the insurance period (use this date if harvest was incomplete).

(NACAT CERTIFICATION - Determine the number of days between the date of the claim (signature by insured) and the date the insured received the results of the last inspection (including the Florida winter test reading) for ALL of the acreage on the unit. (NACAT)

NOTE: Begin counting the day after the earliest date listed above and count through the date of the claim. If this number exceeds 60 days, refer to the LAM for additional instructions regarding delayed claims.

- ENTRY: Enter the number of days elapsed as determined for the final notice UNLESS the number of days elapsed, as determined for the claim date, exceeds 60. In that event, enter the elapsed number of days for the claim. If no days have elapsed, MAKE NO ENTRY.
- d Enter type of coverage: "C" Catastrophic Coverage (CAT)
  "D" Dimited Buy-Up
  "A" Additional Buy-Up

To show entries in this box, separate them with a diagonal line.

Example: C/3 is entered for CAT coverage and a 3-day lapse of time.

#### 24 P MAKE NO ENTRY.

- F a Enter "C" for any of the following situations:
  - (1) An FCI-73, Certification Form, has been used on this unit.
  - An absence insured.
  - (3) This is an unusual or controversial claim.
  - b Enter "Rev" if a revised acreage report is prepared FOR THE UNIT at the time of FINAL inspection.
  - C Enter "APH record" if the form is being completed for APH records only. See CAT Handbook (or CIH for Limited or Additional Coverage) for distribution.

#### 25 P MAKE NO ENTRY.

PRODUCTION: Enter (on the master FCI-74) the insured's estimate of the total harvested and unharvested production per acre in WHOLE hundredweight for each DAMAGED unit listed in item 15 for which no FCI-74 has been prepared. If more spaces are needed, enter the additional unit yields with the unit numbers on an FCI-6. Identify the units as "DAMAGED" on the FCI-6. For Southern Region Potatoes: Make this entry on the basis of "U.S. No. 2 or better" on a lot basis (see paragraph 8 for exception due to external defects) INSTEAD of "harvestable size."

Determine whether insured has taken quality into consideration and the yield still exceeds the per-acre guarantee. DO NOT PREPARE an FCI-74 for such unit(s).

# (NACAT CERTIFICATION: MAKE NO ENTRY. NACAT)

GENERAL INSTRUCTIONS FOR ITEMS 26 THROUGH 42

If a correction is necessary in items 26 through 42, strike out all entries on the line. The insured AND the adjuster should then initial the line deletion in the margin beside item 26. Make the correct entries on a new line.

Make separate line entries in items 26 through 42 for varying:

- a areas or farming practices;
- b types (from the FCI-35);
- C APH yields;
- d appraisals.
- e stages or intended use(s) of acreage.
- f shares; e.g., 50 percent and 75 percent shares on the same unit.

- g (NACAT percentages of damage due to hail or fire if hail and fire exclusion is in effect. (NACAT)
- 26 <u>PRODUCTION</u>: Field identification symbol from a sketch map or an aerial photo. See item 60. In the margin, enter the DATE of field inspection for the LAST line entry of each inspection.
- CERTIFICATION: Field identification symbol from a sketch map or an aerial photo. See item 60. In the margin, enter the DATE of inspection for the LAST line entry of each field inspection IF INSPECTED. If not inspected (claim based on state certification records), enter the FINAL date for the claim. (NACAT)
- 27 P The number of acres, to tenths, (include "E" if estimated), for which consent for other use is given. Determine actual acreage, to tenths, when the boundaries of the appraised acreage may not be determinable later.
  - F MAKE NO ENTRY.

JUNE 1996

- 28 See the LAM for the definition of acceptable determined acres as used herein.
  - P Determined acres, to tenths, for acreage:
    - a abandoned;
    - b put to other use without prior consent; or
    - c damaged by uninsured causes.
  - F Determined total acres, to tenths. ACCOUNT FOR ALL INSURABLE ACREAGE IN THE UNIT.

NOTE: Acreage breakdowns WITHIN a unit may be estimated (enter "E" in front of the acres) if a determination is impractical AND if authorization was received from the ESA Document authorization in item 60.

The correct rate classification from the County Actuarial Table. (FOR FSA ONLY) If there is a sheet entitled "INSURED NCS INFORMATION" in the file folder, enter the rate classification shown on this document) Verify with the acreage report and if the rate classification is incorrect, prepare a revised acreage report.

Note: Unrated land is uninsurable, (NACAT) Check for written agreements and High-risk Land Exclusion (NACAT);

- Insured's share to THREE decimal places as determined at the time of inspection. If shares vary on the same UNIT, use separate line entries.
- PRODUCTION: Practice, entered as a 3-digit code number EXACTLY as specified on the County Actuarial Table and carried out by the insured. If WMC Practice Specified enter the appropriate 3-digit code number.
- (NACAT) CERTIFICATION: MAKE NO ENTRY (NACAT)

- Type, entered as a 3-digit code number EXACTLY as specified on the County Actuarial Table for the type grown by the insured. If "No Type Specified", enter the appropriate 3-digit code number.
- 33 P MAKE NO ENTRY.
  - F STAGE abbreviation as shown below.

#### PRODUCTION:

STAGE	EXPLANATION
"P"	Acreage abandoned without consent, damaged solely by uninsured causes, put to other use or vines thereon destroyed WITHOUT consent.
пНи	Harvested.
"UH"	Unharvested, put to other use or vines thereon destroyed WITH consent.

#### (NACAT→ CERTIFICATION:

STAGE	EXPLANATION
пЪп	Acreage put to other use without consent, damaged solely by uninsured cause(s), or abandoned without consent; or potatoes not certified due to uninsured causes.
"C"	Certified.
"NC"	Not certified due to insured causes. (NACAT)

- 34 P Enter the intended use from the abbreviations shown below.
  - F Verify any "Intended Use" entry. If the final use of the acreage was not as indicated, strike out the original line and initial it. Enter all data on a new line showing the correct "Final Use."

#### PRODUCTION:

USE	EXPLANATION
"To soybeans," "plowed," etc. "WOC" "SU" "ABA"	Use made of the acreage Without Consent Solely uninsured Abandoned without consent
nHu	Harvested
"UH"	Unharvested

Enter the net production from appraisals for the line. This entry is determined by multiplying item 28 acreage times the sum of all appraisals for the line (round to tenths. See production calculation instructions in Exhibit 5.

#### (NACAT- CERTIFICATION:

USE

"To peas, " "plowed, " etc.

"WOC"

"ABA"

"SU"

"Certified"

"Weeds," "Leafroll," etc.

EXPLANATION

Use made of the acreage

Without Consent

Solely uninsured acreage or uninsured

cause(s) of non-certification Abandoned without consent

Certification results

Insured cause (s) (-NACAT)

production: Appraisal in hundredweight, to tenths, per acre of potential production for acreage in item 27 (preliminary inspections) and item 28 (final inspections). If there is NO POTENTIAL on UH acreage when a FINAL inspection is made, enter "0". Refer also to the "Potato Appraisal Methods" in Paragraph 4. If tuber-rot conditions, due to insurable causes, have caused non-storability of potatoes in areas where potatoes are stored rather than directly marketed from the field, see paragraph 9 for further appraisal instructions.

- a Under the BASIC policy WITH OR WITHOUT the Frost/Freeze Potato Option:
  - (1) From emergence to maturity Enter the appraisal per acre from item 14 of the worksheet.
  - (2) After maturity Enter the total production per acre of ALL HARVESTABLE-SIZE potatoes regardless of damage (including potatoes with heat necrosis, rot, frost/freeze, or other damage specified by Risk Management) from item 23 of the worksheet.
- b (NACAT) Under the Potato Quality Option OR the Processing Potato
  Quality Option: Enter the total production per acre of ALL HARVESTABLE
  SIZE potatoes (regardless of damage or grade defects) from item 23 of
  the worksheet. (NACAT)
- C For Southern Region Potatoes: Make this entry on the basis of "U. S. No. 2 or better" on a lot basis (see paragraph 8 for exception due to external defects) INSWEAD of "harvestable size" from item 23 of the worksheet.

## (NACAT CERTIFICATION: MAKE NO ENTRY MACAT)

36 a late Planted Acreage (only if a late Planting Option is in effect):

For acreage planted in the late planting period, enter the "LP" code as appropriate for the number of days planted late. The code is a 3-position code with "L" (designating "Late") followed by a two position number designating each day that the acreage was planted after the famal planting date) e.g., 105 represents acreage planted 5 days after the final planting date, and 510 represents acreage planted 10 days after the final planting date. Note: Separate line entries are required for acreage planted:

- (1) during each five day period in the late planting period and
- (2) timely

#### b Hail/Fire:

- (NACAT/Limited→ Make an entry, as described below, ONLY IF ALL of the following conditions have been met:
  - (a) Hail or fire damage has occurred on the unit;
  - (b) Hail and fire exclusion is in effect; and
  - The original amount of hail or fire liability has NOT been reduced.
- Enter the appraisal determined as follows: (2)
  - (a) Determine the weighted AVERAGE (based upon gross acres) percent of hail or fire damage (from the hail or fire claim) for the unit.
  - (b) For each coverage level, the deductible is 100% minus the coverage level % (e.g., 100% minus 65% equals 35%). Subtract the percent deductible from the average percent of hail or fire damage (e.g., 40% hail damage minus 35% equals 5%).
  - (c) Multiply the remainder of step 2 times the applicable 2decimal level factor to determine a 4-place factor. Determine the 2-place factor as follows: 100 divided by the coverage level percent in step 2 (e.g., 100 + 65 = 1.54 for the 65%coverage level). Determine the 4-place factor as follows: (.05 times 1.54 equals .0770).
  - (d) Multiply the factor determined in step 3 times the per-acre guarantee for the acreage, and enter the result in item 36 of the claim form. (e.g., Approved Yield 400 hundredweight @ 65 percent coverage level equals 260 times ...0770 equals 20 hundredweight appraisal) Make no entry for "0" appraisals.

Make NO ENTRY in item 37 for such hail/fire damage. Appraisals for hail/fire damage (when hail/fire exclusion is in effect and the original hail/fire liability HAS been reduced) and for other uninsured causes are, however, required in item 37. (NACAT/Limited)

Uninsured Causes - Explain any uninsured causes in item 60. 37

#### PRODUCTION:

- Hail and fire exclusion NOT in effect.
  - (1) For acreage abandoned without consent, put to other use without consent, damaged SOLELY by uninsured causes, or for which the harvested production is disposed of without our prior written consent and such disposition prevents accurate determination of production: enter NOT LESS than the insured's production guarantee in HUNDREDWEIGHT for the line, (calculated by multiplying the

elected COVERAGE LEVEL PERCENTAGE times the approved APH yield per acre shown in item 21 of the APH form) for any such acreage.

Note: On preliminary inspections, advise the insured to keep the harvested production from any acreage damaged SOLELY by uninsured causes separate from other production.

- (2) For acreage that is damaged PARTLY by uninsured causes, enter the APPRAISED UNINSURED loss of production per acre in HUNDREDWEIGHT, for any such acreage. Note: For fire losses, if the insured also has other fire insurance (double coverage), refer to the LAM.
- b (NA CAT/Limited Hail and fire losses HAIL AND FIRE EXCLUSION IN EFFECT.
  - (1) For hail or fire damage ONLY:
    - (a) If the original amount of hail and fire liability HAS NOT BEEN REDUCED, make NO entry.
    - (b) If the original amount of hail and fire LIABILITY HAS BEEN REDUCED, enter the appraised amount of UNINSURED hail or fire damage per acre calculated as follows: Divide the hail or fire insurance indemnity per acre by the original hail and fire insurance liability per acre and multiply the result by the 2-decimal deductible (e.g., 100 minus the coverage level %) times the production guarantee per acre.
  - (2) For hail or fire damage AND OTHER UNINSURED causes of loss:
    - (a) If the original amount of hail and fire liability has NOT been reduced, enter ONLY the HUNDREDWEIGHT, per acre of OTHER uninsured damage.
    - (b) If the original amount of hail and fire liability HAS BEEN REDUCED, calculate the appraised amount of UNINSURED hail or fire damage per acre as in subparagraph b (1) (b) above. ADD to it the appraisal per acre in HUNDREDWEIGHT, for any CTHER uninsured damage. Enter the total appraisal of UNINSURED damage per acre. CAT/Limited)

Note: For preliminary inspections, advise the insured to segregate (from other production) the harvested production from any acreage damaged SOLELY by uninsured causes.

(NACAT CERTIFICATION: MAKE NO ENTRY . NACAT)

38 MAKE NO ENTRY.

39 (NACAT Percent of insured damage under the BASIC policy WITH the Frost/Freeze Potato Option:

#### PRODUCTION:

- a From emergence to maturity: MAKE NO ENTRY.
- b After maturity -
  - (1) No frost/freeze damage: For damage from heat necrosis, rot or other cause(s) of non-storability specified by Risk Management, ENTER the computed whole percent of ACTUAL damage. EXCEPTION: If "ACTUAL" percent is 5 percent or greater due to tuber rot, see paragraph 9 for possible entry of less than "actual" percent.
  - (2) Frost/freeze-damaged potatoes:

For 6 percent up to (but NOT including) 20 percent of actual frost/freeze damage AND the insured OPTED TO USE the "adjusted frost or freeze percentage": ENTER the ACTUAL percent of frost/freeze damage. For 20 percent or more actual frost/freeze damage, enter 20.

NOTE: Make NO ENTRY for LESS than 6 percent of such damage OR If more than 6 percent AND the insured has NOT opted to use the "adjusted frost/freeze percentage."

OR the Processing Potato Quality Option - MAKE NO ENTRY.

CERTIFICATION: MAKE NO ENTRY. (MACAT)

40 Percent of insured damage under the BASIC policy coverage ONLY:

#### PRODUCTION:

- a From emergence to maturity: MAKE NO ENTRY.
- b For damage from heat necrosis, rot, frost/freeze, or other cause of non-storability specified by Risk Management, ENTER the result (in whole percent) of subtracting the ACTUAL percent damage from 1.000.

  EXCEPTION: If damage is from tuber rot and the actual percent of damage is 5% or more, see paragraph 9 for possible use of a percent of damage less than the actual percent.

(NACAT CERTIFICATION: MAKE NO ENTRY (NACAT)

#### (NACAT-)

Appraised production under the Quality Potato Option OR the Processing Potato Quality Option.

#### PRODUCTION:

- a Enter the result, to three decimal places, of dividing the ACTUAL percent (nearest WHOLE percent) of appraised MATURE potatoes grading at least U.S. No. 2 (or No. 1 if applicable) by the "percentage factor" (historical or FCI-35, as applicable). The result must not exceed 1.000 (refer to the respective option). Obtain the "actual percentage" figure (at least U.S. No. 2 grade, etc.) from the worksheet.
- b EXCEPTION for unharvested potatoes under the Processing Potato Quality Option: ENTER "0.00" if an appraisal shows that such potatoes fail to meet the specified grade because of
  - (1) internal defects (NOT including frost/freeze damage);
  - (2) specific gravity less than 1.070; or
  - (3) fry color of No. 3 or darker due to either sugar exceeding 10 percent OR sugar ends exceeding 19 percent.
- c For Southern Region Potatoes: MAKE NO ENTRY (-NACAT)

#### (NACAT CERTIFICATION: MAKE NO ENTRY. - NACAT)

- 42 P MAKE NO ENTRY.
  - F Enter the insured's approved yield per acre shown on the APH form or the "T" yield for any such acreage).
    - → FOR FSA ONLY: If there is a sheet entitled "INSURED NCS INFORMATION" in the file folder, enter the yield shown on this document. FOR FSA ONLY

NOTE: The adjuster making the first inspection on a contract shall perform APH review responsibilities. Refer to the Crop Insurance Handbook (the CAT handbook for CAT policies) for adjuster responsibilities.

- 43 P MAKE NO ENTRY.
  - F Total acres, to tenths, for the unit on LAST SET OF FCI-74's prepared for the unit. LEAVE BLANK ON PREVIOUS SET(S).
  - D Part III Harvested Production
    - 1 General Information.
      - a Include ALL HARVESTED PRODUCTION for ALL ENTITIES sharing in the crop.
      - b The percentage of harvested potatoes to count for stored or marketed potatoes, shall be the percentage as determined by a Federal/State inspection or by an insurance provider inspection.

- c If additional lines are necessary, the data may be entered on an FCI-74 continuation sheet. Number a single-page continuation sheet attached to a single-page FCI-74 "PAGE 2 of 2 PAGES." Use SEPARATE LINES for:
  - (1) Separate structures.
  - (2) Varying determinations of production (differing percent to count, value).
  - (3) Varying shares; e.g., 50 percent and 75 percent shares on the same unit.
  - (4) Separate processors.
  - (5) Different varieties and types.
- Items 44 through 47 are for structure measurement entries. Entries in these items are made ONLY FOR RECTANGULAR, ROUND AND SQUARE STRUCTURES. If structures are a combination of shapes, break into a series of average measurements, if possible.
- e Enter "Odd Shape" in items 44 through 47 if production is stored in odd-shaped structures. Field computations of production stored in these structures are required as instructed in item 51.
- f If farm-stored production has been weighed prior to storage and acceptable weight tickets are available showing net weights, enter "Weighed and Stored on Farm" in items 44 through 47.
- g For production commercially stored, sold, etc., make entries in items 44 through 47 as follows:
  - (1) Name and address of facility or buyer. Do not enter the zip code.
  - (2) "Seed."
  - (3) "Fed."
- h THERE GENERALLY WILL BE NO "HARVESTED PRODUCTION" ENTRIES IN ITEMS
  44 THROUGH 59 FOR PRELIMINARY INSPECTIONS.
- Verify or Make the Following Entries ((NACAT)) for acreage insured under the Certified Seed Potato Option Amendment, MAKE NO ENTRY in items 44 through 59 of a "certified seed claim" (NACAT):

#### Item

# No. Entry or Instructions:

- Internal measurement in feet, to tenths, of structural space occupied by the crop.
  - Length if rectangular or square.

- b Diameter if round. See the LAM to convert circumference to diameter if internal diameter measurement is not possible.
- Internal width measurement in feet, to tenths, of space occupied by the crop in the structure if rectangular or square. If round, enter "RND."
- Depth measurement in feet, to tenths, of space occupied by the crop in rectangular, round, or square structures. Include production from other units or sources. If production from other units or sources can be satisfactorily determined, the adjuster may deduct the depth of the production not to count and explain in item 60. In such cases, enter the NET depth for the production to count. If this is done MAKE NO ENTRY in item 59.
- Cubic feet, to tenths, of space displaced by chutes, vents, studs, crossties, etc. Refer to the LAM for computation instructions.
- Type, entered as a 3-digit code number (EXACILY AS SHOWN ON THE FCI-35).
- 49 MAKE NO ENTRY.
- 50 Enter ONLY VARYING SHARES on the SAME UNIT, to three decimal places.
- 51 Production in hundredweight, to tenths.

PRODUCTION (under the BASIC policy WITH OR WITHOUT the Frost/Freeze Option, the Potato Quality Option, or the Processing Potato Quality Option): ALL harvested production regardless of damage or grade defects, whether:

- a weighed and stored on the farm;
- b sold obtain gross production for the UNIT from the summary and/or settlement sheets. (Individual load slips only will not suffice unless the storage facility or buyer will NOT provide summary and/or settlement sheets to the insured and this is documented in item 60);
- c fed to livestock; or
- d stored in any structure. Compute hundredweight of production by multiplying the NET cubic feet times .4167.

For Southern Region Potatoes: Follow the procedure shown above for this item EXCEPT that the production should represent "marketable lots" (see paragraph 8 for exception due to external defects) instead of all "harvestable size."

(NACAT) NOTE: For production insured under the Processing Potato
Quality Option: ENTER on a separate line any such production that was
marketed but NOT accepted by a processor for human consumption (internal
defects, low specific gravity or undesirable fry color as specified in
the Option). (NACAT)

(NACAT CERTIFICATION: MAKE NO ENTRY . NACAT)

52 MAKE NO ENTRY.

For Southern Region Potatoes: Enter the PERCENT to count, rounded to the nearest tenth of a percent as a three-place decimal, such as .955 (95.5 percent), after SUBTRACTING THE TARE PERCENTAGE also rounded to the nearest tenth of a percent, such as .045 (4.5 percent). Percent tare plus percent to count must equal 100 percent. Calculate percentages from harvested samples or settlement figures, where available.

53 (NACAT BASIC policy WITH the Frost/Freeze Option: Percent of damage.

#### PRODUCTION:

- a No frost/freeze damage MAKE NO ENTRY (entry is in item 54).
- b Frost/freeze damaged potatoes For any amount from 6 percent up to (but NOT including) 20 percent of actual frost/freeze damage AND the insured OPTED TO USE the "adjusted frost or freeze percentage" ENTER the ACTUAL percent of frost/freeze damage. For 20 percent or more actual percent of frost/freeze damage, enter "20" UNLESS such potatoes were marketed or stored. In that case MAKE NO ENTRY (refer to item 54).

NOTE: Make NO ENTRY for LESS than 6 percent of such damage or if more than 6 percent AND the insured has NOT opted to use the "adjusted frost/freeze percentage" under the Frost/Freeze Option.

C If the insured opted to file the claim under the Potato Quality Option OR the Processing Potato Quality Option, MAKE NO ENTRY. See item 56 for entry instructions.

CERTIFICATION: MAKE NO ENTRY. (-NACAT)

54 BASIC policy ONLY: Percent of damage.

#### PRODUCTION:

- For damage from heat necrosis, rot, frost/freeze or other cause of non-storability specified by Risk Management, ENTER the result of subtracting the actual percent of damage from 1.000. If damage is from tuber rot conditions as contained in paragraph 9, the percentage of damage to be used may be less than the actual percent of damage, and entries would be as follows:
  - (1) If more than 5 percent of the sampled tuber are infected:
    - (a) For harvested potatoes sold or utilized (or that are destroyed but could have been sold or utilized within 60 calendar days of harvest determine if the adjusted production is the lesser of: (1) the total dollar value received or that could have been received for the production divided by the highest price election designated in the Special Provisions for the insured potato type, or (2) the actual production.

- (i) If the actual production sold is the lesser: enter 1.000.

  Document the percentage of tuber rot in the narrative.
- (ii) If the total dollar value received or that could have been received for the production divided by the highest price election is the lesser, enter the 3-place factor resulting from dividing the dollar per hundredweight received or could have been received by the highest price election. (e.g., .667) Document, in the narrative (item 60) (1) the percentage of tuber rot, and (2) the dollar value per hundredweight and the highest price election used to determine the factor. Document any other information necessary to explain values used.

See paragraph 9 3(b) for instructions if price received is lower than reasonable, appropriate, etc., for the variety, condition of potatoes.

Note: A minimum value of \$0.80 per hundredweight will be used for any production utilized on the farm or that the insurance provider determines could have been sold or utilized for any purpose.

NOTE: The gross production will be entered in item 51.

- (b) For harvested production that cannot be sold or utilized and is discarded within 60 days of harvest, ENTER "0" and explain it in item 60.
- (c) For any unsold production after the 60-day period, ENTER the result of subtracting the actual percent of damage from 1.000 (actual percent of damage is the percent determined prior to harvest or completed at the time symptoms became apparent).
- (2) If less than 5 percent of the sampled tubers are infected, ENTER the result of subtracting the actual percent of damage from 1,000%
- b (NACAT) If the insured opted to file the claim under the Frost/Freeze Potato Option, the Potato Quality Option, or the Processing Potato Quality Option, MAKE NO ENTRY. See item 53 or 56, as applicable, for entry instructions. NACAT)
- c For Southern Region Potatoes: MAKE NO ENTRY.

NOTE: refer to paragraph 9 of this handbook if damage is from tuber rot conditions.

(NACAT) CERTIFICATION: MAKE NO ENTRY. - NACAT)

55 MAKE NO ENTRY.

56 Enter the net harvested production for the line in hundredweight to tenths.

See production calculation instructions in Exhibit 5.

(NACAT Potato Quality Option OR the Processing Potato Quality Option: Percentage or Quality Adjustment Entries.

#### PRODUCTION:

- a For situations other than b or c below, ENTER the actual percent of at least U.S. No. 2 (or No. 1 if applicable) potatoes calculated as a percent of item 51 PROVIDED THAT THE INSURED HAS OPTED TO USE THE Potato Quality Option or the Processing Potato Quality Option RATHER THAN the "adjusted frost or freeze percentage" (under the frost/freeze option) for item 53 OR a "basic policy" percentage entry in item 54 for heat necrosis, rot, etc. If other entries on this line are for "Production NOT to count," make NO ENTRY.
- b For low-quality processing potatoes (internal defects, low specific gravity, or undesirable fry color as specified in the Option) STORED after an acceptable inspection ENTER "0.25".
- For processing potatoes marketed but NOT accepted by a processor for human consumption (internal defects, low specific gravity, or undesirable fry color as specified in the Option) ENTER the market value per cwt. of such potatoes in dollars and cents such as 1.25, 1.50, etc.

CERTIFICATION: MAKE NO ENTRY. (-NACAT)

Potato Quality Option OR the Processing Potato Quality Option:

#### PRODUCTION:

- a If the entry in item 56 is the "actual percent of U.S. No. 2 (or No. 1 if applicable) or better" as calculated according to item 56a, ENTER the "Percentage Factor" (originated by the RSO unless shown on the FCI-35) for the insured.
- b For low-quality processing potatoes (internal defects, low specific gravity, or undesirable fry color as specified in the Option) STORED after an acceptable inspection ENTER "1.00".
- c For processing potatoes marketed but NOT accepted by a processor for human consumption (internal defects, low specific gravity, or undesirable fry color as specified in the Option) ENTER the highest price election available for the unit.

CERTIFICATION: MAKE NO ENTRY. (-NACAT)

- 58 MAKE NO ENTRY.
- 59 Production not to count in hundredweight, to tenths.

Net production NOT to count WHEN ACCEPTABLE RECORDS IDENTIFYING SUCH PRODUCTION ARE AVAILABLE, from harvested acreage which has been assessed an appraisal of not less than the guarantee per acre, or from other sources (e.g., other units or uninsured acreage) in the same storage structure (if the storage entries include such production). Make no entry if ONLY the

depth for production to count has been entered in item 46, and the depth of production NOT to count has been entered in item 60. See example in the exhibits section of the LAM.

THIS ENTRY MUST NEVER EXCEED PRODUCTION SHOWN ON THE SAME LINE. EXPLAIN ANY "PRODUCTION NOT TO COUNT" IN ITEM 60.

#### 60 Narrative.

- Enter in the left portion of the narrative block (item 60), on page 1, the "harvested production" for the unit and "net production" for the unit separated by varying shares and types, if applicable. See the production calculation instructions in Exhibit 5. Below the production entries, enter the five-digit location state and county code (LSC) for the physical location of the land.
- b Enter "No acreage released" and date, if no acreage is released on the unit in item 3.
- c Enter (on the master FCI-74) the unit number(s), "No inspection," the date, and your initials for any DAMAGED unit(s) entered in item 15 for which an FCI-74 was not completed.
- d Explain any uninsured causes, unusual or controversial cases in this item, or on an attachment. If you prepare an attachment, so indicate.
- e Under "Production Guarantee" only: (NA CAT/Limited) If there is an appraisal in item 37 for uninsured causes due to a hail/fire exclusion, show the original hail/fire liability per acre and the hail/fire indemnity per acre. (-NA CAT/Limited)
- f State that there is "No other fire insurance" when fire damages or destroys the insured potato crop and you have determined that the insured has no other fire insurance. Also see TAM
- g For a companion contract, make entries as required per item instructions 12b(3) or (4).
- h Explain any errors found on the acreage report.
- i Under "PRODUCTION" guarantee only:
  - (1) Explain any commingled production. (See the LAM).
  - (2) Explain any entry for "Production Not to Count." When depth measurement of production not to count was deducted from the total structure measurement document as instructed in the LAM handbook.
  - (3) Explain any entries in items 53 or 54 (percent to count).
- j Explain a "NO" circled in item 61.

and the state of

- k Attach a sketch map or aerial photograph to identify the total unit:
  - (1) if consent is or has been given to put part of the unit to another use;
  - (2) if uninsured causes are present; or
  - (3) for unusual or controversial cases.

NOTE: Indicate on sketch map or aerial photo any crop planted on acreage put to other use with or without consent.

- Explain any difference between inspection and signature dates. For an ABSENTEE insured: Enter the date of mailing the form for signature.
- m Enter the code number of any other adjuster or supervisor and date of inspection in the lower right corner of this space when he/she accompanied the adjuster on the inspection.
- n Explain the reason for a "No Indemnity Due" on the FCI-74, and complete the claim according to the LAM.
- O Under "PRODUCTION" guarantee: Enter (on the Master FCI 74) the unit number and estimated yield per acre of all UNDAMAGED UNITS at the time of final inspection. If there is insufficient space, enter this information on an attached FCI-6, identifying such units as "UNDAMAGED." Determine whether the insured has kept production records separate for each unit. If not, proceed in accordance with the LAM.
- p (NACAT Under "CERTIFICATION" guarantee only: Include a cross-reference to the OTHER unit number for the SAME acreage under the production guarantee. (NACAT)
- q Document any authorized estimated acres shown in item 28 as follows: "Line 3 "E" acres authorized by FSA.
- r Explain any delayed notices or delayed claims as instructed in the LAM.
- s Document in the narrative or on an attachment, the method and calculation of the unit determined acres. See the LAM.
- t Specify the type of insects or disease when the insured cause of damage or loss is listed as insects or disease.

#### 61 P MAKE NO ENTRY

F Circle "Yes" if the amount and INSURABLE cause of damage are similar to those of other farms in the area. If "No" is circled, explain it in item 60.

CERTIFICATION, CLAIM AND RELEASE BY CLAIMANT (BEFORE obtaining insured's signature, REVIEW ALL ENTRIES on the claim form WITH THE INSURED, particularly explaining codes, etc., which may not be readily understood).

- 62 P Signature of the insured (or other claimant) and date of the signature.
  - F MAKE NO ENTRY.
- 63 P Enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.
  - F MAKE NO ENTRY.
- 64 P Signature of the insured (or other claimant) and date of the signature.
  - F MAKE NO ENTRY.
- 65 P Enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.
  - F MAKE NO ENTRY.
- 66 P Signature of the insured (or other claimant) and date of the signature.
  - F MAKE NO ENTRY
- 67 P Enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. The signature and date of signature will be entered AFTER the absentee has signed and returned the form.
  - F MAKE NO ENTRY.
- 68 P Delete "or FINAL" on 4th preliminary inspection before the insured (or other claimant) signs and dates.
  - F Delete "4th or" before the insured (or other claimant) signs and dates on the LAST SET of FCI-74's. When an FCI-3 is involved the insured enters his/her signature and the date at the time of inspection.
- 69 P On a 4th preliminary inspection: Delete "or FINAL" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of the signature, and deletion of "or FINAL" will be done AFTER the absentee has signed and returned the form.
  - When an FCI-73 is used: AFTER the FCI-73 is RETURNED by the insured (and the adjuster has reviewed it, concurred, and completed the claim by entering in item 22 of the FCI-74 the date of OTHER USE from the FCI-73), the adjuster deletes "4th or" and enters his/her code number, signature, and date of the signature on the LAST SET of FCI-74's AFTER the insured (or other claimant) has signed.

If not in agreement with all data on the claim, the adjuster does not sign the claim and another farm visit is necessary.

When no FCI-73 is involved: Delete "4th or" and enter your code number, signature, and date of signature AFTER the insured (or other claimant) has signed. For an ABSENTEE insured, enter your code number ONLY. Signature, dating of the signature, and deletion of "4th or" will be done AFTER the absentee has signed and returned the form.

- 70 P Page numbers. Enter page "1" at the time of inspection.
  - F Page numbers (Example: Page 1 of 1, Page 2 of 2, etc.).
- 71 P Reviewer enters code number and date of review for each inspection. Reviewer deletes "or FINAL" before code number and date on 4th preliminary inspection.

  DO NOT ENTER ANY INITIALS IN ITEM 71.
  - F Reviewer deletes "4th or" and enters his/her code number and date of review on the LAST SET of FCI-74's.
  - E <u>Distribution</u>:

Unless instructed otherwise by the FSA, the following applies:

ALL inspections

One copy to insured.

The original and all remaining copies to the contract folder (return folders to the FSA daily). The contract folder may be forwarded to the local FSA office through a loss coordinator or other FSA representative responsible for loss adjustment coordination and review as otherwise instructed by FSA.

NOTE: "No Indemnity Due" claims are not to be transmitted for processing.

#### REFERENCE MATERIAL

#### A Minimum Sample Recommendations and Selection of Representative Samples.

When damage is variable and there is a significant difference in appraisals in the same field, or when insured wishes to destroy any part, split field into subfields and appraise each subfield. Use the number of samples necessary for an accurate appraisal, but use of FEWER than the following number of samples MUST BE EXPLAINED on the appraisal worksheet.

ACRES IN FIELD	MINIMUM NO. OF SAMPLES
Through 10.0	3
10.1 - 40.0	4

One additional sample is required for each additional 40.0 acres (or fraction thereof) in the field or subfield.

В

ROW WIDTH AND LENGTH CHART			
Row width	Length - 1/100 Acre	Length - 1/1000 Acre	
42"	125'	12.51	
40"	131'	13.1'	
38"	1381	13.8'	
36"	145'	14.5'	
34"	154'	15.4'	
32"	163'	16.3'	
30"	174'	17.4'	
28"	1.87 '	18.7'	
26"	2021	20.21	
24"	218'	21.8'	
22"	238'	23.81	
2 <b>0</b> "	262'	26.21	
18"	290'	29.0'	
16"	326'	32.61	
14"	. 374 '	37.41	

When 2 or more rows are used for a pattern, divide the length of a single row pattern by the number of rows in the pattern. The combined length of all rows must equal the single row length.

# C <u>In-Row Plant Spacing Factors.</u>

After calculating the average in-row plant spacing (in whole inches) as originally planted, determine the appropriate factor to be used in the pounds-per-plant formula. Interpolate for any plant spacings between those listed.

In-Row Plant Spacing	
6"	FACTOR
	.500
8"	.667
10"	.833
12"	
141	1.000
	1.167
16"	1.333
18"	1.500
20"	
22"	1.667
	1.833
24"	2.000

# D Formula for Determining Pounds-Per-Plant Factor.

Approved APH Yield + length of row equivalent to 1/100 acre X in-row plant spacing factor (from Table C) = pounds-per-plant factor. Round to nearest hundredth.

#### 2 Example:

APH Yield	
Row spacing	250 cwt,
In-row plant spacing	32"
Length of row (1/100 acre row from Table B	10"
Table B	163'

250 ÷ 163 X .833 = 1.28 Factor



# United States Standards for Grades of Potatoes

As of March 27, 1991



REPRINTED JANUARY 1995

# United States Standards for Grades of Potatoes 1

#### (7 CFR Part 51)

Sec.		GRADES
51.154	0 U.S. Extra No. 1.	\$51.1540 U.S. Extra No. 1.
31,134	1 U.S. No. 1,	
01,104	2 U.S. Commercial. 3 U.S. No. 2.	"U.S. Extra No. 1" consists of pot
01,134	3 U.S. No. 2.	wes which meet the following require
	Unclassified	11101103.
51.154	4 Unclassified.	<ul><li>(a) Similar varietal characteristics;</li><li>(b) Firm;</li></ul>
	Size	(c) Clean;
81.182	5 Size.	(d) At least fairly well matured;
01,103	J Size.	(5) Fairly Well channel with pa
	Tolerances	And Al Hitte Mell Shaped.
51.154	8 Tolerances.	(1) Free from:
011101	a Toleratices'	(1) Freezing;
	APPLICATION OF TOLIRANCES	(2) Blackheart;
51.1541	Application of tolerances.	(3) Late blight, southern bacteria
		una puo tulk Lof: Suu
Sampli	es for Grade and Size Determination	(4) Soft rot and wet breakdours
	Samples for grade and size deter-	(8) Free from in thry called him
mlt	nation.	(1) Sprouts; and.
		(2) Internal defects
	SKINNING	(h) Free from damage by any athan
51.1549	Skinning,	VAUSC. DEC 33 31.1364 ANA 51 1566
	D	W Size. The notation chair to
	Definitions	1000 VIIII ZW Inches in Alamatan
51.1550	Similar varietal characteristics.	Outlood III Welghi, and chall mak
51.1551	Firm.	THE PROPERTY OF THE PROPERTY O
51.1552	Clean. Fairly clean.	more diali o ounces in walch+
81 1584	Mature.	(J) For tolerances see § 51.1546.
51 1554	Sylature,	§ 51.1541 U.S. No. 1.
51.1556	Well thaned	"U.S. No. 1" consists of potatoes
51.1557	Fairly well matured, Well shaped. Fairly well shaped.	which meet the following require-
51,1558	Seriously misshapen.	ments:
51.1559	Injury.	(a) Similar varietal characteristics;
51.1560	Damage.	(b) Firm;
51.1561	Serious damage.	(c) Fairly clean; 2
51.1562	Freezing.	(d) Fairly well shaped;
51.1563	Freezing. Soft rot or wet breakdown.	(e) Free from:
01.1564	External defects.	(1) Freezing;
21.1242	Internal defects,	(2) Blackheart;
	METRIC CONVERSION TABLE	(3) Late blight southern hastoni-1
51 1544	Metric conversion table.	urry arid Tills Lot. 3 July
21,1000	mentic conversion rapie.	(4) Soft rot and wet breakdown.
		The state of the s

'Packing of the product in conformity with the requirements of these standards shall not excuse failure to comply with the provisions of the Federal Food and Drug Cosmetic Act or with applicable State laws and regulations.

'Potatoes in containers bearing official State Seed Certification Tags and Seals are not required to be fairly clean but shall be free from damage by dirt.

- (f) Free from damage by any other cause. See §§ 51.1564 and 51.1565.
- (g) Size. Not less than 1% inches in diameter, unless otherwise specified in connection with the grade.
  - (h) For tolerances see § 51.1546.

#### § 51.1542 U.S. Commercial.

"U.S. Commercial" consists of potatoes which meet the requirements of U.S. No. 1 grade except for the following:

- (a) Free from serious damage caused
- (1) Dirt or other foreign matter;
- (2) Russet scab; and,
- (3) Rhizoctonia.
- (b) Increased tolerances for defects specified in § 51.1546.

#### § 51.1543 U.S. No. 2.

"U.S. No. 2" consists of potatoes which meet the following requirements:

- (a) Similar varietal characteristics;
- (b) Not seriously misshapen;
- (c) Free from:
- (1) Freezing;
- (2) Blackheart;
- (3) Late blight, southern bacterial wilt and ring rot; and,
- (4) Soft rot and wet breakdown.
- (d) Free from serious damage by any other cause. See §§51.1564 and 51.1565.
- (e) Size. Not less than 1½ inches in diameter, unless otherwise specified in connection with the grade.
  - (f) For tolerances see § 51.1546.

#### UNCLASSIFIED

#### § 51.1544 Unclassified.

"Unclassified" consists of potatoes which have not been classified in accordance with any of the foregoing grades. The term "unclassified" is not a grade within the meaning of these standards but is provided as a designation to snow that no grade has been applied to the lot.

#### SIZE

#### § 51.1545 Size.

(a) The minimum size, or minimum

and maximum sizes may be specified in connection with the grade in terms of diameter or weight of the individual potato, or in accordance with one of the size designations in Table I or Table II: Provided, That sizes so specified shall not be in conflict with the basic size requirements for the grade.

(b) When size is designated as shown in Table II, the corresponding weight ranges shall apply. These size designations may be applied to potatoes packed in any size container: Provided, that the weight ranges are within the limits specified.

TABLE I

Size designation	Minimum diameter <sup>1</sup> or weight		Maximum diameter for weight	
	Inches	Ounces	Inches	Ounces
Size Afminimum	1%	(')	(2)	. (י)
Size B	11/4	(7)	24	(?)
Small,	1%	(7)	21/3	6
Medium	21/4	`\$	314	10
Large	3	10	41/4	16

<sup>1</sup> Diameter means the greatest dimension at right angles to the longitudinal axis, without regard to the position of the stem end, <sup>1</sup> In addition to the minimum size specified, a lot of

stem end, and only the minimum size specified, a lot of potatoes designated as Size A shall contain at least 40 percent of potatoes which are 2½ inches in diameter or larger or 5 ounces in weight or larger, 5 ounces in weight or larger.

TABLE II

Size designation	Minimum weight	Maximum weight
Under 50	15	
50	12	19
60	10	16
70	9	15
80	8	13
90,000	7	1 12
107	6	10
110	5	1 1
120	4	1 8
130	4	1 8
140	4	
Over 140	4	

#### TOLERANCES

#### § 51.1546 Tolerances.

To allow for variations incident to proper grading and handling in each of the foregoing grades, the following tolerances by weight or equivalent basis, are provided as specified.

(a) For defects—(1) U.S. Extra No. 1. A total of 5 percent for potatoes in any lot which fail to meet the requirements for the grade: Provided, That not more than two-fifths of this tolerance, or 2 percent, shall be allowed for potatoes which are affected by freezing, southern bacterial wilt, ring rot, late blight, soft rot or wet breakdown, including therein not more than one-half of 1 percent for potatoes which are frozen or affected by soft rot or wet breakdown. See § 51.1547.

(2) U.S. No. 1. A total of 8 percent for potatoes in any lot which fail to meet the requirements for the grade: Provided, That included in this tolerance not more than the following percentages shall be allowed for the defects listed:

(i) 5 percent for external defects;

- (ii) 5 percent for internal defects; or, (iii) 3 percent for potatoes which are affected by freezing, southern bacterial wilt, ring rot, late blight, soft rot or wet breakdown, including therein not more than 1 percent for potatoes which are frozen or affected by soft rot or wet breakdown. See § 51.1547.
- (3) U.S. Commercial A total of 20 percent for potatoes in any lot which fail to meet the requirements for the grade: Provided, That included in this tolerance not more than the following percentages shall be allowed for the defects listed:
- (i) 10 percent for potatoes which fail to meet the requirements for U.S. No. 2 grade, including therein not more than:
- (ii) 6 percent for external defects;

(iii) 6 percent for internal defects;

(iv) 3 percent for potatoes which are affected by freezing, southern bacterial wilt, ring rot, late blight, soft rot or wet breakdown, including therein not more than 1 percent for potatoes which are frozen or affected by soft rot or wet breakdown. See § 51.1547.

(4) U.S. No. 2. A total of 10 percent for potatoes in any lot which fail to meet the requirements for the grade; Provided, That included in this tolerance not more than the following percentages shall be allowed for the defects listed:

(1) 6 percent for external defects;

(ii) 6 percent for internal defects; or, of the lot,

(iii) 3 percent for potatoes which are affected by freezing, southern bacterial wilt, ring rot, late blight, soft rot or wet breakdown, including therein not more than 1 percent for potatoes which are frozen or affected by soft rot or wet breakdown. See § 51.1547.

(b) For off-size. (1) Not more than 3 percent of the potatoes in any lot may be smaller than the required or specified minimum size except that a tolerance of 5 percent shall be allowed for potatoes packed to meet a minimum size of 2% inches or larger in diameter or 5 ounces or more in weight. In addition, not more than 10 percent may be larger than any required or specified maximum size. See § 51.1547.

(2) When a percentage of the potatoes is specified to be of a certain size and larger, individual samples shall have not less than one-half of the percentage specified: *Provided*, That the average for the entire lot is not less than the percentage specified.

#### APPLICATION OF TOLERANCES

#### § 51,1547 Application of tolerances.

Individual samples shall have not more than double the tolerances specified, except that at least one defective and one off-size potato may be permitted in any sample: Provided, That en route or at destination one-tenth of the samples may contain three times the tolerance permitted for potatoes which are frozen or affected by soft rot or wet breakdown: And provided further, That the averages for the entire lot are within the tolerances specified for the grade.

#### Samples for Grade and Size Determination

\$51.1548 Samples for grade and size determination.

Individual samples shall consist of at least 20 pounds. When individual packages contain at least 20 pounds, each individual sample is drawn from one package; when packages contain less than 20 pounds, a sufficient number of adjoining packages are opened to provide at least a 20-pound sample. The number of such individual samples drawn for grade and size determination will vary with the size of the lot.

#### SKINNING

#### § 51.1549 Skinning.

(a) The following definitions provide a basis for describing lots of potatoes as to the degree of skinning whenever description may be appropriate:

(1) "Practically no skinning" means that not more than 5 percent of the potatoes in the lot have more than one-tenth of the skin missing or "feathered";

(2) "Slightly skinned" means that not more than 10 percent of the potatoes in the lot have more than one-fourth of the skin missing or "feathered";

(3) "Moderately skinned" means that not more than 10 percent of the potatoes in the lot have more than one-half of the skin missing or "feath-

ered"; and
(4) "Badly skinned" means that
more than 10 percent of the potatoes
in the lot have more than one-half of
the skin missing or "feathered".

#### DEFINITIONS

#### § 51.1550 Similar varietal characteristics.

"Similar varietal characteristics" means that the potatoes in any lot have the same general shape, color and character of skin, and color of flesh.

#### § 51.1551 Firm.

"Firm" means that the potato is not shriveled or flabby.

#### § 51.1552 Clean.

"Clean" means that at least 90 percent of the potatoes in any lot are practically free from dirt or staining and practically no loose dirt or other foreign matter is present in the container.

#### \$ 51.1553 Fairly clean.

"Fairly clean" means that at least 90 percent of the potatoes in any lot are reasonably free from dirt or staining and not more than a slight amount of loose dirt or foreign matter is present in the container.

#### § 51.1554 Mature.

"Mature" means that the skins of the potatoes are generally firmly set and not more than 5 percent of the potatoes in the lot have more than onetenth of the skin missing or "feathered."

#### § 51.1555 Fairly well matured.

"Fairly well matured" means that the skins of the potatoes are generally fairly firmly set and not more than 10 percent of the potatoes in the lot have more than one-fourth of the skin missing or "feathered."

#### § 51.1556 Well shaped.

"Well shaped" means that the potato has the normal shape for the variety.

#### § 51.1557 Fairly well shaped.

"Fairly well shaped" means that the potato is not materially pointed, dumbbell-shaped or otherwise materially deformed.

#### \$51.1558 Seriously misshapen.

"Seriously misshapen" means that the potato is seriously pointed, dumbbell-shaped or otherwise badly deformed.

#### \$ 51.1559 Injury.

"Injury" means any defect, or any combination of defects, which more than slightly detracts from the edible or marketing quality, or the internal or external appearance of the potato, or any internal defect outside of or not entirely confined within the vascular ring which cannot be removed without a loss of more than 3 percent of the total weight of the potato.

#### § 51,1560 Damage.

"Damage" means any defect, or any combination of defects, which materially detracts from the edible or marketing quality, or the internal or external appearance of the potato, or any external defect which cannot be removed without a loss of more than 5 percent of the total weight of the potato. See Tables III and IV.

#### # 51.1561 Serious damage.

"Serious damage" means any defect, or any combination of defects, which seriously detracts from the edible or marketing quality, or the internal or or wet breakdown following freezing external appearance of the potato, or injury. any external defect which cannot be removed without a loss of more than 10 percent of the total weight of the potato. See Tables III and IV.

#### \$ 51.1562 Freezing.

"Freezing" means that the potato is frozen or shows evidence of having been frozen.

#### \$51.1563 Soft rot or wet breakdown.

"Soft rot or wet breakdown" means any soft, mushy, or leaky condition of the tissue such as slimy soft rot, leak,

#### \$51.1564 External defects.

"External defects" are defects which can be detected externally. However, cutting may be required to determine the extent of the injury. Some external defects are listed in Table III.

TABLE III-EXTERNAL DEFECTS

	Dan	Damage		Serious damage	
Defect	When materially detracting from appearance of potato	When removal causes loss of more then 5 percent of total weight of potato	When seriously detracting from appearance of potato	When removal causes loss of more than 10 percent of total weight of potato	
Air cracks Bruses Oct Enlarged lenscals Esternal discoloration Flea Beable injury Greening Rhizoctoria Scab, pitted Scab, surface	X X X X X X X X X X X X X X Y When more than 5 percent of surface	X	X	x. x. x.	
Surburn Second growth Growth cracks	- X		affected.	<b>x.</b>	

Defects	Demage	Serious damage t
Wreworm or grass damage Insects or worms Archical coloring	dameter or 8 ounces in weight is more than 14 inch long, or when the appregate length of all holes is more than 114 inches, or correspondingly shorter or longer holes in analise or larger potatoes.  [See serious damage]  When unsightly or when concasting any defect causing damage or when penetraling the flesh and removal causes loss of more than 5 percent of total weight of potato.	When any hole in a polato 214 inches in dameter or 8 ounces in weight is more than 114 inches long, or when the aggregate length of all holes is more than 2 inches, or correspondingly shorter or longer holes in smaller or larger potations. When present inside the potatio.
<sup>1</sup> De following defects are on	When more than 10 percent of the potatoes in any lot have any aproud more than 3/ fisch in length or have individual aprouts or clusters of aprouts which materially detract from the appearance of the potato.	

idered serious damage when present in any degree: wit. 5. Solt tot. 6. Well breakdown.

§ 51.1565 Internal defects.

"Internal defects" are defects which cannot be detected without cutting listed in Table IV.

#### Table IV - Internal Defects

DEFECTS	DAMAGE Maximum Allowed	SERIOUS DAMAGE Maximum Allowed		
Occurring outs	ide of or not entirely confined to	the vascular ring		
Ingrown Sprouts, Internal Black Spot, Internal Discoloration, Vascular Browning, Fusarium Wilt, Net Necrosis, Other Necrosis, Stem End Browning	5% waste	10% waste		
Oc	curring entirely within the vascu	larring		
Hollow Heart or Hollow Heart with Discoloration	Area affected not to exceed that of a circle 1/2 inch in diameter in a potato 2 1/2 inches in diameter or 6 ounces in weight.	Area affected not to exceed that of a circle 3/4 inch in diameter in a potato 2 1/2 inches in diameter or 6 ounces in weight.		
Light Brown Discoloration (Brown Center)	Area affected not to exceed that of a circle 1/2 inch in diameter in a potato 2 1/2 inches in diameter or 6 ounces in weight.	Area affected not to excee that of a circle 3/4 inch i diameter in a potato 2 1/inches in diameter or ounces in weight.		
Internal Brown Spot and Similar Discoloration (Heat Necrosis)	Not, more than the equivalent of 3 scattered spots 1/8 inch in diameter in a potato 21/2 inches in diameter or 6 ounces in weight.	Notmore than the equivalen of 6 scattered spots 1/8 incl in diameter in a possto 2 1/2 inches in diameter or ounces in weight.		

<sup>&</sup>lt;sup>1</sup> Note: Correspondingly lesser or greater areas in smaller or larger potatoes.

#### METRIC CONVERSION TABLE

8 51.1566	Metric conversion table	_	Inches	mejers Mejers
	Ounces	Grame		(11411)
t acusts	101207150410410710110444114040404040405+74107140614069794401094	28.35	% equals	3.2
	14	113.40	Ye equals	6.4
		141.75	4 equals	12.7
	it beforefere green over ends and special press pressition of the properties of the	. 170.10	14 equal management more superior mention and superior superior	19.1
	***************************************	198.45	1 equals	25.4
	107 801 1090 6 14 14 14 14 14 14 14 14 14 14 14 14 14		1 % equals	38,1
	to the second of a feature of the fe		2 PQUAIF ( ACCOUNTS A	50,6
		***	21/2 equals	63,5
	***************************************		3 +04818	76.2
	4 Dd 1465, 1950 b) 141 g 19 6 00 1456 b 20 f 20 6 140 6 1959 p 4 9 1 6 140 6 1455 p 1 2 14 14 14			88.9
			31/4 equals	101.6
16 +ousie		453.60	4 equalstilanen	
			4 1/4 DQUAIS	114,3
	il adantinsangrupananananan gadidip ga masay padilippesi padesis			
	11 444414444441141144444444444444444444	447 AA		

Authority: Secs. 203, 205, 60 Stat. 1087, as amended, 1090 as amended; 7 U.S.C. 1822, 1624, unless otherwise noted.

Dated February 19, 1991. Kenneth C. Clayton, Ácling Administrator. [FR Doc. 91–4361 Filed 2–22–91; 8:45 am]



Agricultural Marketing Service

Washington, D.C.

# United States Standards for Grades of Potatoes for Processing

Revised, Effective April 14, 1983



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### UNITED STATES STANDARDS FOR GRADES OF POTATOES FOR PROCESSING1/

(48 FR 10801)

# Revised, Effective April 14, 1983

Sec.	
51.3410 Grades.	
51,3411 Usable piece.	
51.3412 Unusable material.	
51.3413 Size.	
51.3414 Application of standards	•
51,3415 Definitions.	
51.3416 Classification of defects.	arasity.
51.3417 Optional test for specific	gravity.
51.3418 Optional test for fry cold	Į.
§ 51.3410 Grades.	
(a) "U.S. No. 1 Processing"	consists of
potatoes which meet the follo	wing
potatoes which meet all rone	
requirements:	
(1) Basic requirements:	Johner.
(i) Similar varietal characte	Lignes
(ii) Moderately firm; and,	
(iii) Fairly well shaped.	
(2) Free from:	
(i) Freezing or freezing inju	ry;
(ii) Blackheart	
(iii) Late Blight Tuber Rot	
(iv) Southern Bacterial Wil	t:
(1V) Southern Dactorias (1)	.,
(v) Bacterial Ring Rot;	
(vi) Insects, worms or larv	down and
(vii) Soft rot and wet break	down and
e un ramanie dirt or	O IOPRIVIL'

(3) Free from damage by any cause. (4) Size. Unless otherwise specified, individual potatoes shall be not less than 2 inches in diameter or 4 ounces in weight. Percentage(s) of a larger size(s) and/or a maximum size may be

(viii) Loose sprouts, dirt and foreign

material.

specified. (b) "U.S. No. 2 Processing" consists of potatoes or usable pieces of potatoes which meet the following requirements:

(1) Basic requirements: (i) Similar varietal characteristics:

(ii) Moderately firm; and, (iii) Not seriously misshapen. (2) Free from:

(i) Freezing or freezing injury:

(ii) Blackheart;

(iii) Late Blight Tuber Rot; (iv) Southern Bacterial Wilt;

(v) Bacterial Ring Rot;

(vi) Insects, worms or larvae; (vii) Soft rot and wet breakdown; and, (viii) Loose sprouts, dirt and foreign material.

(3) Free from serious damage by any cause.

(4) Size. Unless otherwise specified, whole potatoes shall be not less than 11/2 inches in diameter, or usable pieces shall be not less than 4 ounces in weight. Percentage(s) of a larger size(s) and/or maximum size may be specified.

§ 51,3411 Usable plece.

"Usable Piece" means that portion of the potato remaining after trimming, or as it occurs in the sample.

(a) Not have any unusable material; (b) Unless otherwise specified, weigh

at least 4 ounces; and, (c) Must have at least 50% of peel remaining after trimming.

§ 51.3412 Unusable material.

"Unusable Material" consists of defective portions of potatoes; and potatoes which are frozen, affected by freezing injury, soft rot, wet breakdown; insects, worms, larvae, Blackheart, Late Blight Tuber Rot; Southern Bacterial Wilt, Bacterial Ring Rot, or which are seriously damaged by internal defects.

§ 51.3413 Size.

(a) The minimum size, maximum size or range in size may be specified in connection with the grade in terms of diameter or weight.

(b) Diameter means the greatest dimension in terms of inches or fractions of an inch measured at right angles to

<sup>&</sup>lt;sup>1</sup> Compliance with the provisions of these standards shall not excuse failure to comply with provisions of applicable Pederal or State laws.

the longitudinal axis, without regard to the position of the stem-end.

(c) Weight means the minimum or maximum weight measured in terms of whole ounces. When a maximum weight is specified, the potato shall not be considered as oversize until it weighs the next higher ounce.

#### § 51,3414 Application of standards:

In the application of these standards to determine the percentages of potatoes in any lot which meet the requirements of the respective grades or size categories, tolerances do not apply. However, for lots which are graded or pre-sorted for size or quality, offered for inspection and required to meet one of the grades, the following tolerances, by weight, are provided:

(a) For defects:

- (1) U.S. No. 1 Processing: 10 percent for potatoes which fail to meet the requirements of this grade including not more than one-half of this tolerance, or 5 percent, for serious damage by any means, including therein not more than 2 percent for potatoes which are frozen or affected by soft rot or wet breakdown.
- (2) U.S. No. 2 Processing: 10 percent for potatoes which fail to meet the requirements of this grade including not more than one half of this tolerance, or 5 percent, for potatoes which are seriously damaged by internal defects occurring entirely within the vascular ring, including therein not more than 2 percent for potatoes which are frozen or affected by soft rot or wet breakdown.
- (b) For loose sprouts, dirt and foreign material: 2 percent.
  - (c) For off-size:
- (1) Undersize: 3 percent when the minimum size specified is less than 2% inches in diameter or less than 5 ounces in weight; and 5 percent when the minimum size specified is 2% inches or more in diameter or 5 ounces or more in weight.
  - (2) Oversize: 10 percent.

#### § 51.3415 - Definitions

"Similar varietal characteristics"
neans that the potatoes in any lot have

the same general shape, color, and character of skin and color of flesh.

"Fairly well shaped" means that the potato is not materially pointed, dumbbell-shaped, or otherwise deformed.2

"Moderately firm" means that the potato is not seriously shriveled or flabbly.<sup>2</sup>

"Not seriously misshapen" means that the potato is not seriously deformed and causing more than 10% waste when determining the non-peciable area directly due to shape.

"Soft rot or wet breakdown" means any soft, mushy or leaky condition of the tissue such as Leak, slimy soft rot, wet type Fusarium Tuber Rot, or wetbreakdown following freezing injury or heat injury.

"Loose sprouts, dirt and foreign material" means unattached sprouts or sprouts that become detached during the grading of the sample, stems, vines, adhering dirt, loose dirt, stones, trash and other extraneous material.

"Damage" means any defect listed in \$51.3416, or an equally objectionable variation of any one of these defects, any other defect, or any combination of defects, which cannot be removed without a loss of more than 5 percent of the total weight of the potato.

"Serious Damage" means any defect listed in § 51.3416, or an equally objectionable variation of any of these defects, any other defect, or any combination of defects, which cannot be removed without a loss of more than 10 percent of the total weight of the potato.

"External Defects" are defects which can be detected externally. Cutting may be required to determine the extent of the injury.

<sup>&</sup>quot;USDA Visual Aid, POT-L 1 Jan 81. This publication may be examined in the Frui; and Vegelable Division, Fresh Products Branch, AMS, U.S. Department of Agriculture, South Bullding. Washington, DC 20250, or any field office of the Fresh Fruit and Vegetable Inspection Service.

Copies of this visual aid may be purchased from the John Henry Company, P.O. Box 17099, Lansing, MI 48901 or United Fresh Pruit and Vegetable.

Association, N. Washington at Madison.

Alexandria, VA 22314.

"Internal Defects" are defects which cannot be detected without cufting the potato.

#### § 51.3416 Classification of defects.

#### EXTERNAL DEFECTS

,	Maximum aflowed - for U.S. No. 1 processing	Maximum allowed for U.S. No. 2 processing
	5% weste	10% waste.
Air crecks	5% waste	10% waste.
Blackleg		10% waste
Bruises	5% waste	Smooth, not more
Outa	Smooth, not more	than X of
•	than 10% of	surface.
	auriace,	10% waste.
Enlarged lenticels,	5% waste,	10% Waste.
sunken.	1	i
Floa Beetle	6% waste	10% waste
Folded and	5% waste	10% waste.
Fusarium luber rot.	5% waste	10% waste.
Grass, wireworth	5% waste	10% wasle.
Greening, Roth	5% weste	10% waste.
	See Footnote No.	10 % waste.
Growth oracks	2	
	5% waste	10% waste.
Grub	5% waste	10% waste.
Ingrown sprouts		10% waste.
Nemalodes	5% waste	Not more than
Phizocionia, solid	Not more than	25% of surface.
or thick	10% of surface.	2378 01 3011800.
mounded		10% Waste.
Rodent, bird	5% waste	10.20 MEZINT
damaga		4000
Scan, pitied	5% weste	10% waste.
Scab, russel.,	25% of surface or	50% of surface or
	6% wants.	10% waste.
Scab, surface	25% of surface of	50% of surface or
	5% waste	10% waste.
Scab, surface	10% of surface or	25% of sustance of
(elephani hide).	5% wasta.	10% Wasta
Second prewitt	5% waste	10% waste.
Scaling, purticos	10% of surface or	25% of surface or
cracicsWhen	5% waste.	10% waste.
cracked, thick	•	1 '
and has depth.		
Sunbum	5% waste	_ 10% wester
Sunken discolore	d 5% waste	10% Waste.
School Coccoo	1.	

#### INTERNAL DEFECTS

Defects	Maximum allowed Maximum all for U.S. No. 1 for U.S. No. 1 processing process					
Occurring outside (	of or not entirely confi	ned to the vescular				
Internal Black Spot, Internal Discoloration, Vascular Browning, Fusarium Wit, Net Necrosis, Other Necrosis, Stem End Browning	5% waste	10% wasts.				

Occurring entirely within the vascular ring

Hollow Heart or Hollow Heart with Discoloration

Discoloration (Brown Center).

Browning.

Internal Brown
Spot and similar
discoloration
(Heat Necrosis).

Area affected not to exceed that of a circle \$' hick in clameter in a 10 or noe potato, 'Area affected not to exceed that of a circle \$' hick in clameter in a 10 ounce potato, 'Not more than the aquivalent of 3 acattered spots \$' hick in the content of the circle \$' hick in the content of the circle \$' hick in the content of the circle \$' hick in the acamerad spora X inch in diameter in a potato di cunces in weight or 2% inches in diameter, or camerar, or correspondingly leaser or greater number of spots in amazer or

Area affected not to erceed that of a circle 1% inches in diameter in a 10 ounce poteto,!

Area affected not to exceed that of a circle 1% inches in diameter in a 10 ounce poteto.!

Not more than \$10 ounce in weight of 6 acattered spote % inches in ciameter in a potato 6 ounces in weight or 2% inches in diameter or Area affected not demeter or correspondingly

leases of greater number of spots

leight politions.

larger potaloes. Piole: Or correspondingly lesser or greater areas in smaller or larger polations.

. § 51.3417 Optional test for specific gravity.

Tests to determine specific gravity shall be made in accordance with the procedures set forth in this section.

(a) The potatoes used for such determinations shall be:

(1) Taken at random from a composite sample drawn from containers representative of the lot.

(2) A comparable sample from a bulk

load or storage bin.

(3) From a portion of the divided, sample initially drawn or submitted for determination of grade or contract compliance.

(4) Representative of the lot with respect to size and quality. The specific gravity for any lot of potatoes shall be the average of at least 3 corrected readings on separate tests

from the composite sample. Specific gravity may also be determined, if . requested, in accordance with size classifications or weighted value in proportion to size and/or grade separations in the lot.

(b) Specific gravity shall be

determined by either,

(1) Calculation from the weights of the sample in air and in water made with USDA approved equipment. The reading obtained from each test shall be corrected for temperature variations using Table I.

(2) A hydrometer specifically designed. for determining the specific gravity of

polaloes.

The pulp temperature of the potatoes and the temperature of water shall be recorded immediately before testing and the specific gravity reading corrected using Table I.

TABLE I.—CORRECTION FACTORS FOR SPECIFIC GRAVITY OF POTATOES \* [Corrected to zero at 50" F potato temperature and 50" F, water temperature] .

Tuber . lemperature	38.	40*	45*	50*	55*	60°	85"	70.	75*	80°
38*	0021	-,0020	-,0018	÷.0018	-,0020	-,0023	0029	0038	-,0047	-,005
40*	0017	0018	,0014	0014	0016	0019	-,0025	0034	-,0043	→.005;
45'	-,0000	0008	<b>₩,0006</b>	-,0006	80008	-,0011	0017	0026	~,0035	0044
50'	0003	-,0002	0000	0000	0002	0005	0011	-,0020	0029	003
55'	+.0001	+,0002	+.0004	+.0004	+.0002	,0001	0007	0016	-,0025	-,003
60'	+.0004	+.0005	+.0007	+.0007	+.0005	+,0002	0004	0013	0022	003
d5°	+,0005	+,0006	+,0008	+.0008	+.0006	+.0003	0003	0012	-,0021	-,0030
70'	+.0006	+.0007	+.0009	+.0009	+.0007	+.0004	-,0002	0011	-,0020	002
75'	+.0007	+.0008	+,0010	+.0010	+.0008	+,0005	-,0001	-,0010	-,0019	002
80'	+.0008	4,0000	+.0011	+.0011	4.0009	+,0006	0000	0000	0018	a.002
85'	+.0009	+.0010	+.0012	+,0012	+.0010	+,0007	+,0001	0008	0017	-10020
90* *00	+,0010	+,0011	+.0013	+.0013	4.0011	+,0008	+.0002	0007	0016	002
95°	+.0011	+.0012	+.0014	+,0014	+.0012	4.0009	+.0003	0008	0015	0024
100"	+.0012	+.0013	+.0015	+.0015	+.0013	+.0010	+.0004	0005	-,0014	002

To apply correction factor, change, actual specific gravity reading by adding or subtracting the appropriate factor according to the plus or minus sign.

The hydrometer is available from the Polato Chip/Snack Food Association, Crystal Square-3. Sulte 903, 1735 Jefferson Davis Highway, Arlington,

When requested to convert the weight in water of 5000 gram samples used in the weight in air versus weight in water method lof specific gravity determinations, the conversion to total solids shall be based on Table II:

TABLE II.—SPECIFIC GRAVITY CONVERSION CHART FOR 5,000 GRAMS OF POTATOES

Water weight	Specific pravity	Total solids
500	1,0638	17,2
	1,0681	17.7
310	1,0604	18.2
322	1,0008	16.3
324	1,0003	,18,4
326	1,0697	18,5
328	1,0702	18,8
330	1,0707	18,7
332	1,0711	18,6
334	1,0718	18.9
306	1,0720	19,0
338	1.0725	19,1
340	1,0730	10.2
342	1,0734	19,4
344	1,0739	19,5
340.,	1,0743	19.0
348	1,0753	19,7
350	1,0757	10.5
352	1,0762	19,9
350	1,0766	20,0
358	1,0771	20,1
360	1,0776	20.2
302	1,0700	20.3
364	1,0785	20,4
200	1,0790	20,5
305	1,0794	20,6
370	1,0700	
372	1,0804	
374	1,0000	
p76	1.0013	
378	1,0018	
360	- 1.002	
362	1,0827	
304	1,083	
508	1,003	
306	1,084	1
390	1,006	
304	1,085	
390	1,000	
395	1,000	
400	1,007	
402	1.007	
404	1,087	
405	1,08	
405	1,00	
410	1,06	
412,	1.00	
414	1,00	
415	1,09	
418	1.09	
420	1.00	
422,	1.00	
424	1,01	
420	1.01	ANT LINE

Specific county	Total solida
1,0930	23,7
. 1,0941	23,8
1,0948	23,9
1,0986	24,4
1,0980	24,9
1,1013	25,4
1,1040	26.0
	1,0936 1,0948 1,0948 1,0966 1,0989

Whenever the recorded water weight for an Individual reading falls between two sets of numbers as Indicated in Table II, the next higher reading shall be used.

#### § 51.3418 Optional lest for fry color.

Fry color may be determined in accordance with contract specifications by using the Munsell Color Standards for Frozen French Fried Potatoes. Third Edition, 1972, 04–1. Select a minimum of twenty (20) potatoes at random from the official sample. Slice each potato from stem to blossom-end into X square inch strips. Unless otherwise specified, try center cut strips in oil for a minimum of 3 minutes at 350°F or 2% minutes at 175°F.

(Agricultural Marketlog Act of 1946, Secs. 203, 205, 60 Stat. 1007, as amended, 1090 as imended ([7 U.S.C. 1922, 1924])

Done at Washington, D.C. on: March 8, 1903.

Eddle F. Kimbrell,

Deputy Administrator, Commodity Services.
[FR Doc. 83-6439 Filed 3-14-83; 8443 am]
BILLING CODE 3410-02-M

<sup>\*</sup>Munsell Color Standards for Prozon French Fried Polatoes, Third Edition, 1972, 64-1, may be purchased from the Munsell Color Co., 2441 North Calvert St., Baltimore, MD 21216.

(RESERVED)

#### Potatoes (Hundredweight)

These instructions show how to make the following required production calculations and entries on the FCI-74:

- Line Net Unharvested Production (item 34)
- Line Net Harvested Production (item 56)
- Unit Net Harvested Production (item 60)
- Unit Net Production (item 60)
- Location State and County code (LSC) for the physical location of the land (item 60)

For Line Net Unharvested Production and Line Net Harvested Production, complete the steps in sections 1 and 2 below. Calculate each line separately, using a step ONLY if an entry is made in the column for the line. If not, skip to the next step. Apply the rounded result for a step to the calculation instructions for the next applicable step to complete the calculations.

The form headings are shown above the column entries in the examples below. Revised column usages are shown below the column entries.

## Line Net Unharvested Production Calculations

Calculate the Actual Damage Factor under the BASIC policy coverage ONLY by subtracting the percent of actual damage calculated on the appraisal work sheet from 1.000, and enter the result (to three decimal places) in item #40. If damage is from tuber rot and the actual percent of damage is 5% or more, see paragraph 9 for possible use of a percent of damage less than the actual percent.

Exam			1	<u> </u>	Ι	St	age and Intended or Pinal Use	Appr	aisal Per	Acre			ustment to sed Product	ion	
ACX	10 ths	Area No.	Share	Practice	Type Class Variety	Stage	Intended or Pinal Use	Potential	% Hail Damage	Uninsured Causes	Shell	t Mois.	Test Wt.	Factor or Contract Price	
28	LIIS	29	30	31	32	33	34	35	36	37	38	39	40	41	42
25	5	AAA	1.000	002	161	Н	н 38.3			1.5					350
10	0	AAA	1.000	002	161	UH	UH 223.0	31.0	L05				. 720		350
	<del> </del>						Use/ Net Prod	Cwt. Appr.	LP Code		-		Factor		

alcul	Lations:			Rounding	Rounded Result	for:	
itep	Calculation	Decimal	Entry/Item	of Result	(Line 1)	(Line 2)	
1	NA	(.x)	Potential/35	(x.)	<del> </del>	31.0	
2	Times	(xxx.)	Damage fact./40	(x.)		22.3	
3	Plus	(x.)	Unins. Causes*/37	(x.)	1.5		
4	Times	(.x)	Acres/28	(x.)	38.3	223.0	

Enter the Line Net Unharvested Production (from step 4) in item 34 of the line.

#### Potatoes (Hundredweight)

\*Also calculate and include appraisals for Hail/Fire Exclusion if applicable. (Additional Buy-up only) See crop handbook.

#### 2 Line Net Harvested Production Calculations

- A Line Gross Harvested Production (without structure measurements)

  Enter the Gross Amount of Harvested Production in hundredweight to tenths in item 51.
- B Line Gross Harvested Production (with structure measurements)

  This production must now be calculated by the adjuster by following steps (1), (2), and (3) below.
  - (1) Calculate square footage of storage structures as follows:
    - (a) Round bins Multiply the diameter (item 44) squared times .7854 (or use the Round Bin Conversion Chart in the LAM).
    - (b) Square or rectangular bins Multiply the length (item 44) times the width (item 45).
    - (c) Unusual storage configurations See the LAM.
  - (2) Multiply the determined square footage by the depth (item 46), to determine cubic footage.
  - (3) Calculate the <u>cubic</u> footage of space displaced by vents, studs, etc. in accordance with the LAM.
  - (4) Calculate the Line Gross Harvested Production (as shown in the example below) by multiplying the net cubic feet of production (after subtracting cubic footage deductions) times the conversion factor in the LAM\*. Enter the result in item 51 of the line.

#### Example:

Lengt or Dia.		Width	Dept	h	Deduct	ion	Type lass or Variety	Shelled Ear Ground Silage	Share	Bu. Lbs. Cwt. or Tons
44		45	46		47		48	49	50	51
YOUR	PRO	CESSOR,	CITY,	STA	TE		161			1500.0
10	0	RND	2	0	15	0	161			59.2
										Gross Harv Production

#### Potatoes (Hundredweight)

#### C Line Net Harvested Production Calculations

Calculate the Percent of Damage Factor under the BASIC policy coverage ONLY by subtracting the percent of actual damage from 1.000, and enter the result in item #54.

#### Example:

	Adjustments to Harvested Production							
Bu. Libs. Cwt. or Tons	hell or Sugar	% Mois.	Test Wt.	ł Dock	Value	Mkt Cont. Price	Pactor	Pro. Not to Count
51	52	53	54	55	56	57	58	59
1500.0			.720		980.0			100.0
59.2					59.2			
Gross Stored Production			Pct. Damage		Line Net Harv Prod			

#### Calculations:

				Rounding	Rounded Res	ult for:
Step	Calculation	<u>Decimal</u>	Entry/Item	of Result	(Line 1)	(Line 2)
5	NA	(x.)	Gross lbs/51	(x.)	1500.0	59.2
6	Times	(.xxx)	Pct. Damage/54	(x.)	1080.0	
7	Minus	(x.)	Pro. Not to Ct./59	(.x)	980.0	
8	Line Net Harv	ested Prod	uction	(.x)	980.0	59.2

Enter the Line Net Harvested Production (from step 8) in item 56 of the line.

#### 3 Unit Net Harvested Production Calculation

- A Sum all the Line Net Harvested Production entries, by type, in item 56, and enter the result (identified, by type, as "Harv Prod") in item 60.
- B Varying shares in the unit.

If varying shares are entered in Part III of the claim form, the harvested production is to be totaled (and identified, by type, as "Harv Prod") separately for each share. Entries represent 100% share.

#### 4 Unit Net Production Calculation

A Sum all the Line Net Unharvested Production entries in item 34, by type.

#### Potatoes (Hundredweight)

- Add the Line Net Unharvested Production total, by type (4 A) to the Unit Net Harvested Production, by type (3 A), and enter the result (identified, by type, as "Net Prod") in item 60.
- C Varying shares in the unit.

If varying shares are entered in Part II or Part III of the claim form, the unit net production, by type, is to be totaled (and identified, by type, as "Net Prod") separately for each share. Entries represent 100% share.

# EXAMPLE 1 - Shares not varied within the unit

60 MARRATIVE Type Harv Prod 161 1039.2 LSC XXXXX	Net Prod 1300.5	France	Marian Company
- Service			,

## EXAMPLE 2 - Varying Shares

161 .750	Harv Prod xxxx.x xxxx.x	Net Prod xxxx.x xxxx.x	
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